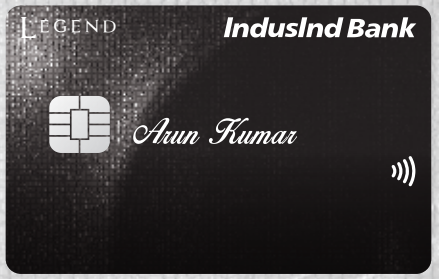
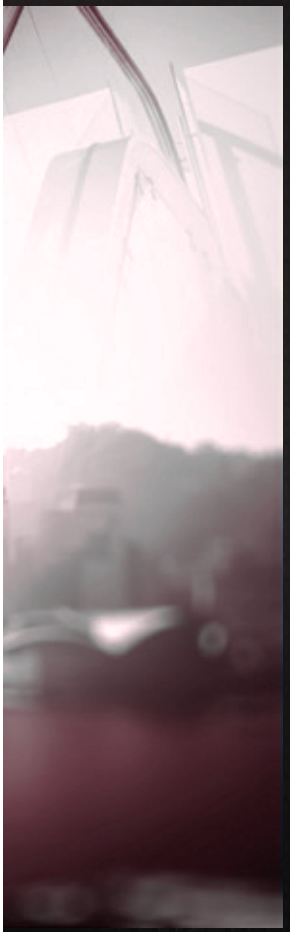
IndusInd Bank



IndusInd Bank Legend Credit Card Benefit Guide

A LEGENDARY LIFESTYLE DESERVES LEGENDARY TREATMENT



We are proud to present the IndusInd Bank Legend Credit Card that brings with it the exclusive payWave feature allowing you to pay for your purchases by just tapping on the merchant terminal in addition to the best-in-class privileges in travel, dining and lifestyle.

Please go through this benefit guide for a comprehensive update on the usage and various benefits of your card. We thank you for selecting the IndusInd Bank Legend Credit Card and hope that you truly enjoy the experience.

LEGEND REWARDS

For someone who constantly strategizes signature moves. Whose life is an odyssey of achievements and accomplishments. In the life of such legends, there comes a time when they must allow themselves a few moments of luxury and indulgence. Here's presenting you with a Rewards Program on your IndusInd Bank Legend Credit Card that you truly deserve. It is designed exclusively to cater to your refined tastes, for you to enjoy the power and freedom of maximum flexibility and no limitation.

SAVE WHILE YOU SPEND

STEP 1 | SPEND

Pay with your IndusInd Bank Legend Credit Card for purchases.

STEP 2 | EARN

Get Reward Points for every ₹100 spent.

STEP 3 | CALL

Dial our customer service number to redeem your accumulated Reward Points by crediting them in your Credit Card accounts.

Gain with every purchase you make, across all outlets.

You can avail reward points as following:

Get 1 reward point for every ₹100 spent on Weekdays
Get 2 reward points for every ₹100 spent on Weekends

REDEMPTION OF REWARDS

We understand your need for choice and have tailored our redemption options to provide you with:

- Now redeem your Reward Points against a host of options such as Merchandise, Flights, e-vouchers, Buses, Hotels or Airmiles and more.
- Cash credit in the ratio of 1 Reward Point = 0.50 of cash value.
- Visit www.indusmoments.com to place a request for redemption of your choice.

LEGEND TRAVEL

Travelling around the globe might be your passion or an absolute necessity. We make sure that you are treated with legendary style and care.

Priority Pass Programme:
Along with numerous fantastic travel offers, you can now also enjoy access to 1400+ lounges across the world using our complimentary Priority Pass. A usage charge is applicable each time a Cardholder visits any lounge, within or outside India. T & C apply.

*Click here for terms and conditions. (Click here link:
https://www.indusind.bank.in/in/en/personal/tnc-airport-lounges-with-priority-pass.html)

Foreign Currency mark-up:
Enjoy 1.8% discounted foreign currency mark-up fee on your international transactions

Conditions apply. For further details, please refer to the Terms & conditions section of this booklet.

LEGEND ASSISTANCE

Being one among the privileged, you hold the tag of being among the chosen few. At every step, we provide you impeccable service to acknowledge the prestige and recognition that you deserve.

Welcome to the world of IndusInd Bank Legend Personnel where your personal preferences take precedence.

24-Hour Signature Concierge Service

From making reservations in London and reserving seats for a Broadway show in New York to tracking down that unique gift for someone special, a team of global experts will make sure that your needs are well taken care of. We will ensure that your desire is fulfilled.

INDUSIND BANK LEGEND CONCIERGE SERVICE OFFERS:

Pre-trip Assistance

No more pre-trip worries. Collect all the information you need to know before you go. The concierge will provide you with all the information about your travel destination, like the weather, important landmarks, modes of transport, etc.

Reservation

Let the concierge handle your reservations. The concierge shall make all the arrangements in the finest hotels across the world to ensure you have a pleasurable and comfortable stay.

Flight Booking

The concierge will make all the necessary flight arrangements to help you get to your desired destination.

Personnel Sports and Entertainment Booking

If you want tickets for the Sports events, you can call the concierge desk. They will try and arrange for the tickets and deliver them to your doorstep.

Personnel Exclusive Booking

The concierge shall assist you with information on special events like workshops and talks by eminent personalities. If requested by you and whenever possible, the concierge will also make reservations on your behalf.

Personnel Flower and Gift

Need help arranging that special gift or want to send flowers to that special someone? Leave it to the concierge. Now, you can have a gift delivered to anyone, anywhere in the world. So whatever it is, Swiss watches or French wine, the concierge ensures your loved ones have it delivered to them.

Legend Auto Assist

When on the road, there could be thousand things that could interrupt your journey. An unwanted flat tyre, an unforeseen vehicle breakdown or any other emergency can now be tackled with Legend Auto Assist.

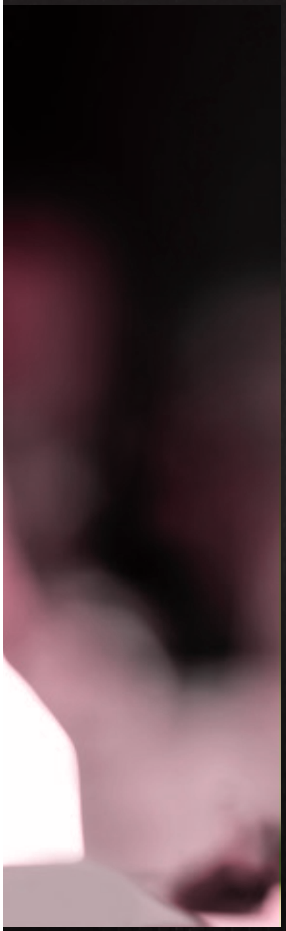
With your IndusInd Bank Legend Credit Card, you can now call for help 24-Hours, all 365 days.

- **Roadside repair** - Be it mechanical or electrical, your vehicle's fault can now be fixed.
- **Emergency fuel supply** - Get fuel at your stranded location.
- **Flat tyre services**
- **Keys locked inside** - No more getting locked out and stranded all alone, on a lonely road. IndusInd Bank Auto Assist provides you with immediate help.
- **Battery service** - Replace your battery, anywhere, anytime.
- **Emergency towing assistance** - Arrange for your car to be towed to your preferred workshop.
- **Accident Management & Medical Assistance** - Be safe and worry-free, wherever you go.

For further details, please call the Concierge Desk at 1860 267 7777. Auto assist services are available in Mumbai, Delhi, Bangalore, Pune, Chennai and Kolkata.

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

EXCLUSIVE LEGEND OFFERS



IndusInd Bank in association with Visa Network gives you a reason to celebrate each day with special offers on your IndusInd Bank Legend Credit Card. Indulge yourself with the comprehensive travel, dining and entertainment program. Get great offers and discounts when you travel to your dream destination, dine at an exclusive restaurant with that special someone or simply catch up with your buddies for a movie.

Whatever you do, experience the best!

Please visit www.indusind.bank.in for details.

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

LEGEND PRIVILEGES

LEGEND FUEL SURCHARGE

With your IndusInd Bank Legend Credit Card, you get a waiver of 1% surcharge at any petrol pump across India.

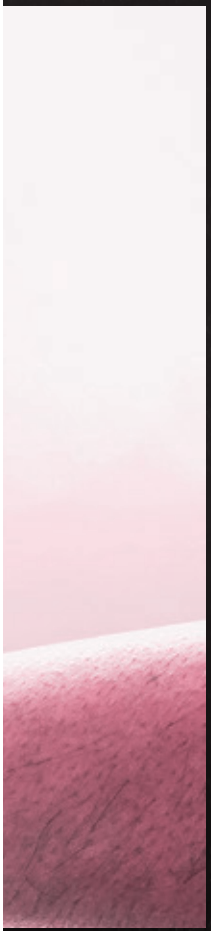
LEGEND MOVIES AND ENTERTAINMENT

- Buy one movie ticket and get the second one free.*
- One free ticket in a month
- Get an additional ₹50 off on selecting the F&B option.
- Offer valid on all theatres registered with BookMyShow across all major cities.
- Please log on to www.bookmyshow.com to book your tickets.

*The price of the free ticket is capped at ₹200. If the price is higher, you will get a ₹200 discount, and the remaining amount must be paid using your IndusInd Bank Legend Credit Card.

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

LEGEND ASSURANCE



Unforeseen events often take you by surprise. When in an emergency, allow us to help you. With the IndusInd Bank Legend Credit Card, you can leave your worries about fraudulent usage of your Credit Card aside.

'Total Protect' is the first-of-its-kind security program that covers you from unauthorised transactions on your IndusInd Bank Legend Credit Card at merchant establishments. 'Total Protect' covers you for a sum up to the credit limit on your Credit Card and is available on add-on cards as well. 'Total Protect' covers the following:

UNAUTHORISED TRANSACTIONS IN CASE OF LOSS / THEFT OF CARD

We provide an insurance cover up to 48 hours prior to you 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 Legend Credit Card offers you insurance to protect yourself against such incidents.

With IndusInd Bank around to lend you a helping hand, you have very little to worry about.

Please refer to the Terms & Conditions of the applicable insurance policy or visit www.indusind.bank.in

Frequently Asked Questions (FAQs)

Why do I take the IndusInd Bank Legend Credit Card when I already have a Signature card that is free for life?

Privileges are abundant when it comes to the IndusInd Bank Legend Credit Card. The IndusInd Bank Legend Credit Card is exclusive and comes loaded with benefits that no other card offers.

- Your reward points on the IndusInd Bank Legend Credit Card are unique. You can redeem these points for various exciting options.
- You also get access to 700+ international airport lounges through the standard membership of the Priority Pass program. A lounge usage fee of USD 35 per person per visit would be applicable each time you visit a Priority Pass Lounge and will be charged to your IndusInd Bank Legend Credit Card.
- You get India's first auto assist service and international Legend concierge service that provides you with travel assistance and concierge assistance, 24-hours a day.

LEGEND TRAVEL

How do I avail the offers under the Legend Travel Program?

To avail the exclusive offers under the Legend Travel program, all you need to do is call the IndusInd Bank concierge on 1860 267 7777 and provide them with the requisite details of your desired itinerary. To avail the offer, the payment would necessarily need to be made with the IndusInd Bank Legend Credit Card.

What kind of travel services are provided by IndusInd Bank under the Legend Travel program?

The travel desk at IndusInd Bank is operated by a travel agent and will provide all services provided by travel agents as per practice. Over and above these services, the travel desk will also provide cardholders with exclusive deals applicable only for IndusInd Bank Legend Credit Cardholders. The services provided by the travel agent are as under

- Flight bookings
- Hotel reservations
- Airport transfers
- Visa services
- Foreign exchange
- Insurance

How do I avail the travel services provided by IndusInd Bank?

It's simple. All you need to do to is call the Concierge on 1860 267 7777 and we will be happy to answer all your queries.

REWARDS PROGRAM

What is the Rewards program on the IndusInd Bank Legend Credit Card?

The Rewards program is a unique program specially designed to cater to the lifestyle of discerning customers like you. Savings Points are reward points that you earn when you use the IndusInd Bank Legend Credit Card. The value of each Saving Point is ₹ 0.50 when you redeem them against the outstanding in your account.

How different is this from cash back promotions offered by other banks?

The difference is that these Reward Points are valid across the year. There are no promotional periods or duration within which you have to avail the offer. This is a permanent feature on the IndusInd Bank Legend Credit Card.

When do my Reward Points expire?

All Reward Points earned are live till the IndusInd Bank Legend Credit Card account is live.

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

There is no cap on the Reward Points that a cardholder can earn. Your earning is limited by your spend. So go ahead and spend more on your IndusInd Bank Legend Credit Card and earn Reward Points which you can redeem against various exciting options.

Is there a cap to redeem my Reward Points?

There is a cap to redeem your Reward Points in each billing cycle. However, IndusInd Bank reserves the right to change the redemption cap for every billing cycle at its discretion. Visit www.indusind.bank.in for updated details.

CONCIERGE SERVICES

What are the advantages of the Concierge Services?

The concierge service provides you with 24-hour assistance, all year through. IndusInd Bank uses the concierge service provider for providing concierge services to IndusInd Bank Legend cardholders.

To avail the IndusInd Bank concierge service, you need to call a local number. The service can be thought of as your personal assistant, a friend, who you can call for any request either for organising birthday parties, finding a rare gift for that special someone or even during an emergency.

For example, if you need information about a country, Visa procedures, or you want hotel bookings, restaurant reservations, tickets for the Wimbledon or you want to send a special gift to your child in any part of the world, you can call the IndusInd Bank Concierge Service.

The Concierge shall be at your service 24 hours a day.

What number do I call for the concierge service?

You can call the concierge services at our Concierge on 1860 267 7777

What are the various services that I can avail from the concierge?

You can avail of the following services from the concierge desk:

Pre-trip Assistance: With this service you can get information about any destination in India or abroad - information like the weather, important landmarks, modes of transport, etc. You can plan your trip easily with this information.

Hotel Bookings: If you need to make a booking at any hotel across the world, you can call the concierge desk and the concierge desk shall take care of the bookings.

Flight Bookings: Your flight bookings whether in India or abroad can be handled by the concierge desk. The concierge will book the tickets and deliver them to you at your doorstep.

For the IndusInd Bank International Travel offers, call the concierge desk and the tickets will be charged on your card and delivered to you at your doorstep.

Car Rental & Limousine Service: If you want to rent a car while travelling in India or abroad, all you will need to do is call the concierge and the rental shall be arranged for you.

Sports and Entertainment Bookings: If you want tickets for the Sports events, you can call the concierge desk. They will try and arrange for the tickets and deliver them to your doorstep.

Event Bookings: You can call the concierge desk for arranging for tickets to any special talks or events across the world.

Flower and Gift Delivery: With the concierge, you can arrange to send flowers or any special gift to anyone across the world. You can ask the concierge for the rarest of things and they will be arranged and delivered to any place that you wish.

Will I be charged extra for using the concierge?
You will not be charged for using the concierge service. You will only be charged for the actual cost of the services, e.g. cost of the ticket if you book tickets and any delivery charges that are applicble.

Can I get whichever gift that I want to get delivered?
You can ask for the rarest of gift for your loved ones through the concierge. The concierge will search for the gift that you have asked for across the world. However, they cannot guarantee that it would be available. The service is on a best effort basis and they would try their best to ensure that what you ask for is fulfilled.

AUTO ASSIST

What services do I get in the Auto Assist service?

Auto Assist provides you with the following services:

Roadside Repair Service: In the event that your vehicle breaks down on the road due to any mechanical/electrical fault, Auto Assist will help in arranging for the mechanic for repair of your vehicle at the vehicle's breakdown location.

Emergency Fuel Supply: If your vehicle gets stranded on the road due to lack of fuel, the Auto Assist shall arrange to deliver the fuel (up to 5 litres) to the location where your vehicle is stranded.

Flat Tyre Services: In case of a flat tyre the Auto Assist Service shall arrange for a mechanic to come and repair the flat tyre.

Keys Locked Inside: In case of car keys getting locked inside the car or keys getting misplaced, we can even arrange for a locksmith to come and either prepare a new car key or open your car for you at the time of need.

Battery Service: In case the battery is dead and not functioning, the Auto Assist shall arrange for a service provider to come for battery repair at the vehicle's breakdown location.

Emergency Towing Assistance: In case of a breakdown where the car needs to be towed, the Auto Assist service shall arrange for a towing service for taking your car to the appropriate repair shop.

Accident Management and Medical Assistance

In the unfortunate event of an accident or emergency, the Auto Assist will assist you by co-ordinating necessary activities including: emergency message transmission, arranging for emergency medical assistance, towing of vehicles.

Do I need to pay when I use the Auto Assist?

You do not need to pay for arrangement of the mechanic, however all expenses including labour charges or any repair charges need to be paid to the mechanic.

How long does it normally take for the mechanic to come to me in the time of emergency?

The Auto Assist service is on a best efforts basis and the time would depend on the location of the vehicle. However, normally it would take about 30 to 45 minutes to reach you within city limits and about 1 to 1.5 hours to reach you outside city limits, in case of emergency.

What number do I call if I want to use the Auto Assist service?

To avail the Auto Assist service, you need to call the Concierge on 1860 267 7777.

In which cities is the Auto Assist service available?

The Auto Assist service is available in Delhi, Mumbai, Kolkata, Chennai, Bangalore and Pune.

VISA NETWORK OFFERS

You mentioned a comprehensive travel, dining and entertainment program. What does the program offer?

The Visa Network Offers are brought to you by Visa Network and comprises of specific time bound travel, dining and entertainment privileges and discounts. These offers will be communicated to you from time-to-time through our website www.indusind.bank.in and various other media vehicles.

If I have an IndusInd Bank Legend Credit Card, will I get these discounts and privileges automatically?

As an IndusInd Bank Legend Credit Cardholder, you are entitled to all the discounts and privileges offered by the Visa Network Program. However, you need to specifically ask the Visa Network Program Partner for the offer to avail the same. You have the choice to make transactions at Visa Network Program Partner outlets without availing the offers.

If I already have a discount voucher for a particular Visa Network Program Partner, can I use it in combination with the Visa Network offer?

No. The offers made under the Visa Network Legend offers program cannot be clubbed with any other offer/scheme or promotion that any of the Program Partners may extend to its customers.

FUEL SURCHARGE

Is there a limit on the amount of fuel surcharge waiver I can avail?

There is a cap on the amount of fuel surcharge waiver you can avail in a month. However, IndusInd Bank reserves the right to increase or decrease the cap on the maximum value or number of fuel transactions permitted in a month on the credit card without any prior notice.

Is this waiver applicable on all my petrol purchases made on my IndusInd Bank Legend Credit Card?

Waiver of 1% fuel surcharge.

Please note that GST levied on fuel surcharge (if any) will not be waived and will need to be borne by the cardholders.

TOTAL PROTECT

What is 'Total Protect'?

Total Protect is a first-of-its-kind card security program that covers you for unauthorised transactions on your card at merchant establishments. Total Protect covers you for a sum up to the credit limit of your card and is available on add-on cards as well.

What does 'Total Protect' safeguard me against?

Total Protect covers you for a sum up to the limit assigned on your credit card for the following:

- Unauthorised 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 Legend Credit 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. This facility is provided absolutely free of cost to all IndusInd Bank Credit Cardholders.

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

- Immediately call IndusInd Bank 24-Hour Phone Banking Number and report the loss/theft of your card
- File a Police Report (First Information Report - FIR) for the lost/stolen credit card and send us an attested copy of the FIR
- Send the Bank a signed letter confirming the loss of your card along with a description of the incident
- Statement highlighting the unauthorised transaction/s (if any)
- Completed Customer Dispute Form

What do I need to do to register an insurance claim for the lost card?

You need to submit the following documents to IndusInd Bank:

- Duly filled All Risk Claim Form
- Customer Dispute Form
- Billing Statement
- Attested FIR

CONTACTLESS CARD FEATURES

Legend is a chip based contactless Credit Card. This Card has a contactless feature that enables you to make fast, convenient and secure everyday purchases by simply waving your Credit Card at merchant locations where contactless payment is accepted. It can also be used at millions of Merchant locations where standard Card payments are accepted.

What is IndusInd Bank Legend Credit Card?

It is the new generation Credit Card from IndusInd Bank which allows the users to make faster payments at merchant locations with just a tap where contactless payment is accepted. It can also be used for standard shopping, online transactions and at ATMs.

What is Contactless Payment?

The contactless payment feature lets consumers make safe and secure payments with a simple tap of the card on the POS machines at the Merchant outlets. These Near Field Communication (NFC) enabled terminals transmit payment details and authenticate transactions without swiping the card.

Where can the IndusInd Bank Legend Credit Card be used?

Anywhere that the Contactless payment POS Machine is available, the card can be used to tap and pay. If a contactless POS machine is not available, the Contactless card can still be used for swipe or dip transactions. If the PoS machine has a contactless symbol displayed on it, then it is enabled for contactless payments.

How do I use my IndusInd Bank Legend Credit Card?

Look out for a retailer displaying the contactless symbol and Visa logo at the point of sale (POS). Hold your card within 4 cm of the secure contactless reader. Four green lights will appear. This takes no more than half a second. You can then remove your card and the transaction will be complete.

How close to the reader does the card need to be?

You should hold your Contactless card within 4 cm of the card reader.

Is there a limit on the value of goods you can purchase with Contactless Credit Card?

You can use your Contactless card for any amount within the overall daily Point of Sales/Online Transaction Limit. For purchases done at the Contactless payment POS Machine the transaction amount will be limited to the per transaction limit set by the Bank in line with the regulatory guideline. Please visit www.indusind.bank.in for further details. For transactions above the contactless limit, the card holder will need to swipe the card and authenticate using the PIN.

Will I receive a charge slip for transactions I make?

A contactless payment is designed to let you make transactions easily and conveniently. The retailer will ask if you require a charge slip. If you do not require a charge slip, please advise the retailer and a charge slip will not be given.

How do I know when a payment has been made?

Your transaction is confirmed by illumination of four green indicator lights and a display message confirming that your transaction has been successful.

Could I unknowingly have made a purchase if I walk past the reader?

Your card has to be tapped within 4 cm of the card reader for more than half a second and the retailer must have first entered the amount for you to approve. Terminals can only process one payment transaction at a time, therefore reducing transaction errors.

What are the features of the IndusInd Bank Legend Credit Card?

Legend Credit Card is a multi-purpose Credit Card which can be used for the following purposes:

a) Faster day-to-day payments at merchant locations accepting Contactless Payments

b) POS shopping at 10 lakh merchant outlets in India and over 30 million worldwide accepting Card Payments

c) Cash withdrawal from all IndusInd Bank and other ATMs

d) Safe online shopping and e-commerce transactions

e) Utility and other Bill Payments

Will I receive a notification each time a transaction is done on my IndusInd Bank Legend Credit Card?

Yes, like a Standard Credit Card the customer will receive an SMS and an e-mail notification each time a transaction takes place.

Is this a Chip Card?

Yes.

What happens when the contactless transaction is declined?

In the rare event when the Contactless transaction on your Credit Card is declined due to any reason, the Cardholder can request the merchant to make the payment by swiping or dipping the Card in the traditional manner.

What happens when the transaction slip is not generated and customer's account is debited?

Generally, such situation does not arise. However, in any such stray cases, one may contact IndusInd Bank customer care center to enquire about the status of the transaction.

Terms & Conditions

General Terms & Conditions for benefits on IndusInd Bank Legend Credit Card

- The benefits under the IndusInd Bank Legend Credit 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 the 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 Legend Credit Card ("Card") issued in India.

- The IndusInd Bank Legend Credit 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.

TRAVEL SERVICES

- The travel services are brought to you by a third party travel agent as decided by IndusInd Bank ("Service Provider").

- Both IndusInd Bank and the Service Provider shall be acting under instructions through specified media from the Cardholder under good faith. All services would be rendered on a best efforts basis and shall be subject to the availability and existence of the third party providers to render the service.

- IndusInd Bank and the Service Provider shall not be responsible for delays or failures to provide services caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments, or radioactivity or any other event of force majeure or Act of God which prevents the Service Provider from rendering the services.

- The services shall be available to the Cardholder only if the Cardholder's Credit Card is in 'live' status and the transactions ordered by the Cardholders is within the available credit limit of the Credit Card.

- The Cardholder agrees that transaction charges and cost of the goods ordered shall be debited from his Card account.

- The transaction will be carried out by the service providers based on the instructions provided to them by the Cardholder.

- IndusInd Bank does not underwrite or warrant the services of service providers/ goods of the vendors procured using the Legend Credit Card and shall not be responsible for any defect, deficiency, delay or imperfection in such goods/ services or for any loss or damage suffered or personal injury caused to the Cardholder directly or indirectly by the use or non-use of the goods/ services provided by the respective vendors/ service providers.

- IndusInd Bank reserves the right to modify wholly or in part the scope of the services being offered under this facility.

VISA NETWORK OFFERS

- The Visa Network Offers are brought to you by Visa Network on a best efforts basis.

- IndusInd Bank and Visa Network shall not be responsible for, nor do they guarantee the quality of goods and services provided by any of the partner merchant establishments ("Partners") in the Visa Network offers program, nor are they liable for any 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 the Partners or by refusal by the Partners to honour the offer made under the Visa Network offers.

- The Program is open for participation to all Cardholders, unless specified, who hold valid and current Visa Network Cards issued in India and who make a minimum purchase from the Partners using these cards during the period specified by Partner. Details pertaining to the minimum purchase and validity period of the offers are available in the individual offer details/ terms & conditions of the Partners.

- Cardholders must exercise due diligence in understanding specific terms that may be applicable to such offers.

- Any participation/availing of the benefits by Cardholders shall be purely voluntary.

- Any disputes regarding delivery, service, quality or performance of Partners in the Program must be addressed in writing by the customer directly to such Partners.

- All offers are subject to additional and separate terms & conditions of the Partners. Cardholders can also ascertain the applicable terms & conditions by corresponding directly with the Partners.

- IndusInd Bank and Visa Network reserve the absolute right and discretion to withdraw the Program or any offer made there under by any Partner or alter any of the terms & conditions of the Program at any time without prior notice.

- These terms & conditions shall be read in conjunction with IndusInd Bank's terms & conditions governing the usage of the Credit Card including the Cardholders Agreement.

- Cardholders must specifically request the Partner for the offers under the Program. Cardholders can also make transactions at Partner outlets without participating in the Program and availing the offers.

- The offers made under the Program cannot be clubbed with any other offer/ scheme or promotion that any of the Partners may extend to its customers. Third party purchase/ bookings will not be entertained for any of the offers provided by the Partners.

- Rates payable for goods and services purchased during the offer validity period are subject to service charges and applicable Government taxes.

- Offers may be subject to other restriction by law.

- Any dispute arising out of or in connection with this Program shall be subject to the exclusive jurisdiction of the courts in Bangalore only.

ACCESS TO AIRPORT LOUNGES WITH PRIORITY PASS

- To avail the standard membership of the Priority Pass program for two, the cardholder needs to call the 24x7 Phone Banking Number at 1860 267 7777.
- The Priority Pass Card will be delivered to the Cardholder at the registered mailing address. To get access to a Priority Pass lounge, the Cardholder will need to have the Priority Pass Card.
- A lounge usage fee of USD 35 or applicable charges as per priority pass shall be applicable.
- For any disputes regarding the billing of this lounge usage fee, the Cardholder needs to contact Priority Pass directly.
- Priority Pass membership is complimentary for all Legend Credit Card holders.
- A usage charge of USD 35 per person is applicable each time a cardholder visits any lounge, within or outside India. This charge is billed to your IndusInd Bank Credit Card.
- Usage charges of USD 35 for visits to any lounge within India shall not be waived off.
- Usage charges of USD 35 for visits of guests of Cardholders to any lounge within or outside India shall not be waived off.
- The usage charges for lounge access are subject to change as governed by Priority Pass.
- IndusInd Bank reserves the right to change the benefits offered as part of the Travel Plus program without notice.

TRAVEL PLUS

- Under the Travel Plus program the following benefits are provided to IndusInd Bank credit cardholders on specific terms and conditions listed hereunder:
  - Travel insurance and waiver of Usage charges of $35 for maximum of 8 international lounge visits per year outside India.
  - The Program is offered by IndusInd Bank at an annual fee of ₹5000.

TRAVEL INSURANCE

- IndusInd Bank provides Cardholders with the following insurance cover under the Program:

S No.	Insurance Cover	Sum Assured Upto
1.	Loss of Baggage	₹100,000
2.	Delayed Baggage	₹25,000
3.	Loss of Passport	₹50,000
4.	Loss of Ticket	₹25,000
5.	Missed Connection	₹25,000

The above insurance cover shall be governed by terms & conditions of the applicable policy of the Insurance Company. You may obtain a copy of the insurance policy from the Insurance Company or IndusInd Bank upon request. Salient features of the insurance cover are outlined below:

(i) Loss of checked-in baggage - In the event of loss of property whilst in the custody of an international airline, a Property Irregularity Report (PIR) must be obtained from the international airline immediately upon discovering the loss which must be submitted to the Insurance Company. Medical insurance can be availed only for person less than 65 years of age. No partial loss or damage shall be compensated by the Insurance Company. No claim will be paid for valuable items as defined in the insurance policy.

(ii) Delay of checked-in baggage - Compensation for a sum not exceeding the sum insured as specified above, for the expenses incurred for emergency purchase of basic essential items in the event that the cardholder suffers a delay of baggage of more than 12 hours from the scheduled arrival time at the destination for delivery of baggage that has been checked by an international airline for an international flight. A non-delivery certificate must be obtained immediately from the international airline which must be submitted to the Insurance Company in the event of a claim hereunder.

(iii) Loss of passport and ticket - Compensation for a sum not exceeding the sum insured as specified above for loss of or damage to passport and travel related documents due to or on account of confiscation or detention by customs, police or other authority.

(iv) Missed connection - Compensation of a sum not exceeding the sum insured as specified above, in the event the Cardholder misses or fails to take a connecting domestic or international flight of an international airline due to the delay in arrival of another international flight, in which the insured Cardholder is traveling, beyond 6 hours of the scheduled arrival time.

The above mentioned travel insurance benefits are valid for a period of 20 days of international travel. IndusInd Bank must be informed at least 48 hours prior to commencement of international travel and within 48 hours after arrival in India to activate the above insurance benefits.

IndusInd Bank – your financial partner.

IndusInd Bank has successfully empowered millions of demanding customers by pursuing excellence, building long-term relationships, delivering innovative solutions and 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