

IndusInd Bank



PIONEER
Private

— HISTORY LIES AHEAD —

BENEFIT GUIDE



Success knows your name and fame follows your footsteps. We believe it is time to give your rich legacy its rightful limelight. So come, make a grand entry into this new world that awaits your excellence. Leave your footprints in history while leading a spectacular lifestyle. With your IndusInd Bank PIONEER Private Credit Card, script the narrative of tomorrow and let the world witness your artistic vision for years to come.

The stage is set for this one-of-a-kind journey. Raise the curtains on opulent privileges and luxuries that we have curated with your charismatic persona in mind. Here's to this unprecedented partnership, to the history that lies ahead.





Hallmark of Private Privileges

Check-in to Luxury

We are eager to serve you the finest flavours from all over the world. The highest standards of first-class cuisines, experiences and privileges are waiting to be unveiled by you.

Whenever you're ready, we welcome you to choose your favourites from our widest range of exclusive Welcome and Renewal Benefits.

Exquisite Sojourn

Embrace luxury and elevate your respite with a touch of sophistication. Step into the exclusive realm of Taj with our **Epicure Preferred Membership** and indulge in experiences and unparalleled accommodations.



One complimentary night stay at select participating Taj/ SeleQtions/ Vivanta hotels



Two vouchers for one-level room upgrade for one night



One time sixty-minute spa treatment and access to sauna and steam for one person



Two complimentary set meal vouchers for 2 persons



Taj Innercircle Silver tier membership of NeuPass



Complimentary celebration birthday cake

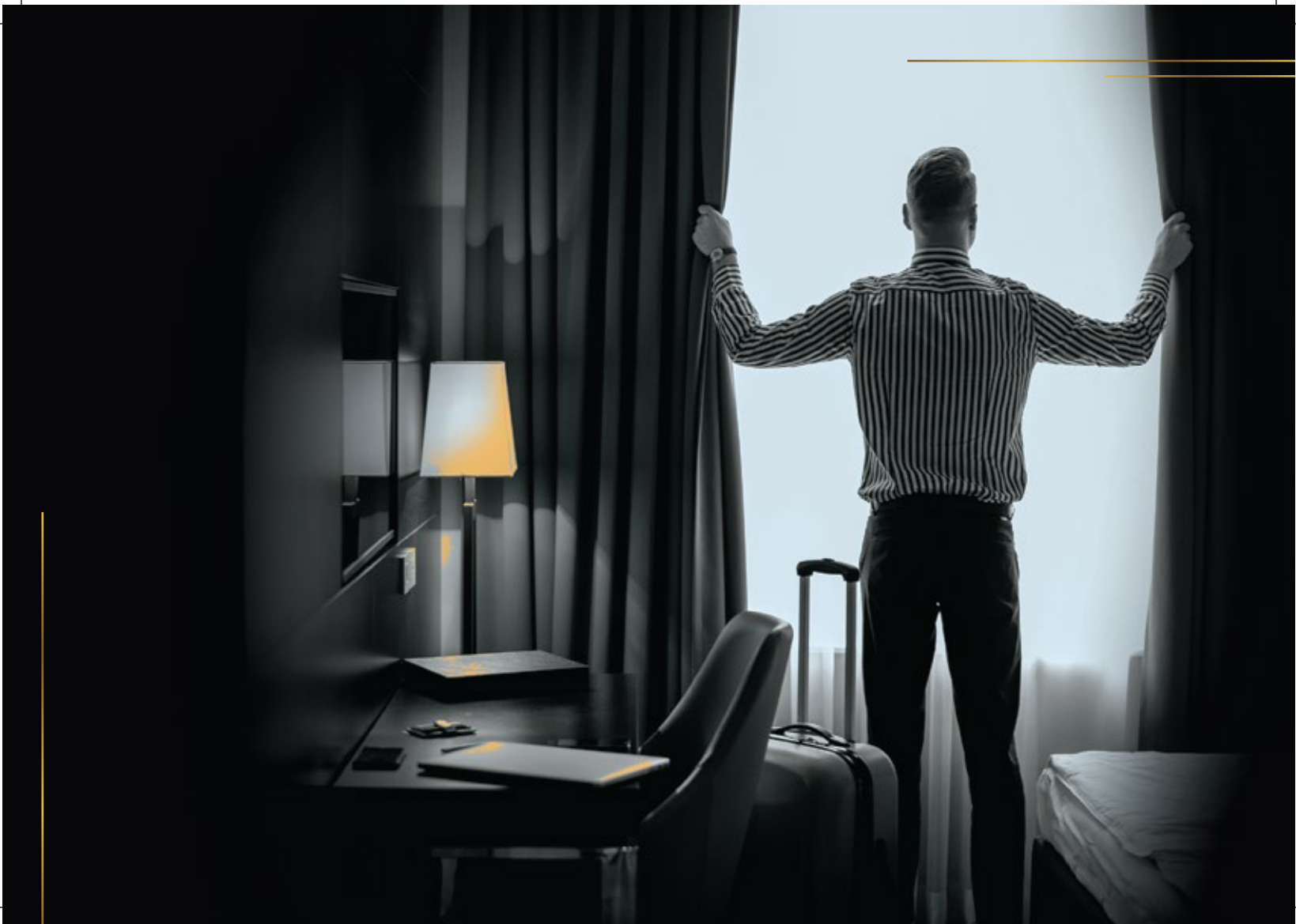


25% discount on food and beverages, Qmin, & 20% discount on Spa



20% discount vouchers on the best available rate for rooms/ suites at participating hotels like Taj Palaces and Safaris

Taj Epicure Preferred Membership is complimentary for the first year | To get a second-year complimentary membership a customer needs to spend INR 50 Lakhs in the previous year | Customer can choose one membership between Taj Epicure Preferred Membership or Club ITC Culinaire Membership | Membership will be issued only when claimed by the customer either through calling us at 1860 267 7777 or writing an email to pioneer@indusind.com





Archetype of Heavenly Retreat

When your choices carve your identity, it's an honourable privilege to embrace. Revel in limitless possibilities by staying at Club ITC Culinaire Hotels and treat your tastes and lifestyle with scrumptious offerings.

Your Club ITC Culinaire Select Membership comes with these privileges:



One complimentary night stay at participating ITC hotels



Two complimentary room upgrades



20% discount on food & beverages



Complimentary celebration birthday cake



1+1 beverage offer every Wednesday



Accelerated Green Points earned on food and beverages, gourmet Fridays and birthday week



Two e-certificates for 20% savings on purchase of WelcombBreak packages



One e-certificate for 50% savings on the food and beverage bill for a maximum of 4 guests



Two e-certificates for 25% savings at all day dining restaurants for a maximum of 4 guests



One e-certificate for 30% savings on purchases at the gourmet shop

Club ITC Culinaire Select Membership is complimentary for the first year | To get a second-year complimentary membership a customer needs to spend INR 50 Lakhs in the previous year | Customer can choose one membership between Taj Epicure Preferred Membership or Club ITC Culinaire Membership | Membership will be issued only when claimed by the customer either through calling us at 1860 267 7777 or writing an email to pioneer@indusind.com

Prestige of Prime Dining

Let the forks strike and satiate your palate. Season your lifestyle with the flavours you treasure and liberate your choices with personalized discounts, rewards and special privileges with EazyDiner Membership.



Two complimentary dining vouchers worth INR 3000 every six months



Up to 50% discount at over 2000 restaurants



Joining bonus of 2000 EazyPoints



2X EazyPoints on all restaurant table reservations

EazyDiner Membership and dining vouchers are complimentary for the first year | To get a second-year complimentary membership and dining vouchers customer needs to spend INR 50 Lakhs in the previous year | Membership will be automatically issued within 15 working days from the time the customer receives the credit card.

Haven of Refined Serenity

Unfold the charm of simplicity and romance with Postcard Hotels. Get swayed by the services crafted with your individuality in mind and a hospitality team that puts heart and soul into serving your best interests.



2 complimentary Postcard Hotel vouchers every year

Postcard hotel vouchers are complimentary every year | Vouchers will be issued only when claimed by the customer either through calling us at 1860 267 7777 or writing an email to pioneer@indusind.com | For detailed terms and conditions on usage of Postcard hotel vouchers, please visit IndusInd Bank website.





Embrace Unparalleled Travel Experiences

Every time you travel, be it for business or leisure, a red carpet experience awaits you at every milestone. While many others travel, you will be the one to receive the most preferential treatment every time you explore new routes, cultures, cuisines and destinations.

While we match your itinerary with our Unmatched Travel Benefits, get ready to don your travel hat and let the world know you've arrived.

Seamless Tapestry of Hospitality

Get used to getting VIP treatment all over the world. With our Meet & Greet Services, bid adieu to any and every hassle that may come in the way of your luxurious travelling while we navigate you towards your destinations.



Let us escort you in ultimate grandeur with our specially crafted edition of **2 complimentary annual Domestic and International Airport Meet & Greet Services**. Below are the enviable privileges that you can avail with your PIONEER Private Credit Card:

- Fast-track Security
- Priority Check-in
- Faster Immigration
- Buggy Transport

This service is available at select locations only | Any additional service requested to be paid by the customer | Please call the toll-free number 18002099071 or write to indusindassist@aspirelifestyles.com to place a request | For detailed terms and conditions and participating airports for the service, please visit IndusInd Bank website.

Turn the Tarmac into Red Carpet

Traverse through a dream-like journey as we take care of your every single need and ensure you reach the destination in a timely and smooth manner. After all, your retreat experience deserves to be akin to royalty!



Take a backseat and let us glide you over in utmost relaxation with our premium set of **2 complimentary annual Domestic and International Airport Pick-and-Drop Services**. With our services, leave your hassles of travelling to us and revel in lavish comfort with:

- Luxury airport transfer
- Pick-up from hotel/ home (destination)
- Drop at the airport

This service is available at select locations only | Any additional service requested to be paid by the customer | Please call the toll-free number 18002099071 or write to indusindassist@aspirelifestyles.com to place a request | For detailed terms and conditions and participating airports for the service, please visit IndusInd Bank website.





Sanctuary of Repose

Luxuriate in the most refined of sanctuaries. With this card in your hand, relax and take a breather in grand lounges across the globe where exclusivity and comfort artfully blend in.



Let your mind dive into merriment and refreshment with **Unlimited Domestic & International Airport Lounge Access** for both you and your loved ones - the primary and add-on cardholders. Also, live it up at international destinations with **12 complimentary Guest visits** for lounge access outside India.

Get access to 50+ Domestic lounges through credit card and 1300+ International lounges through Priority Pass.

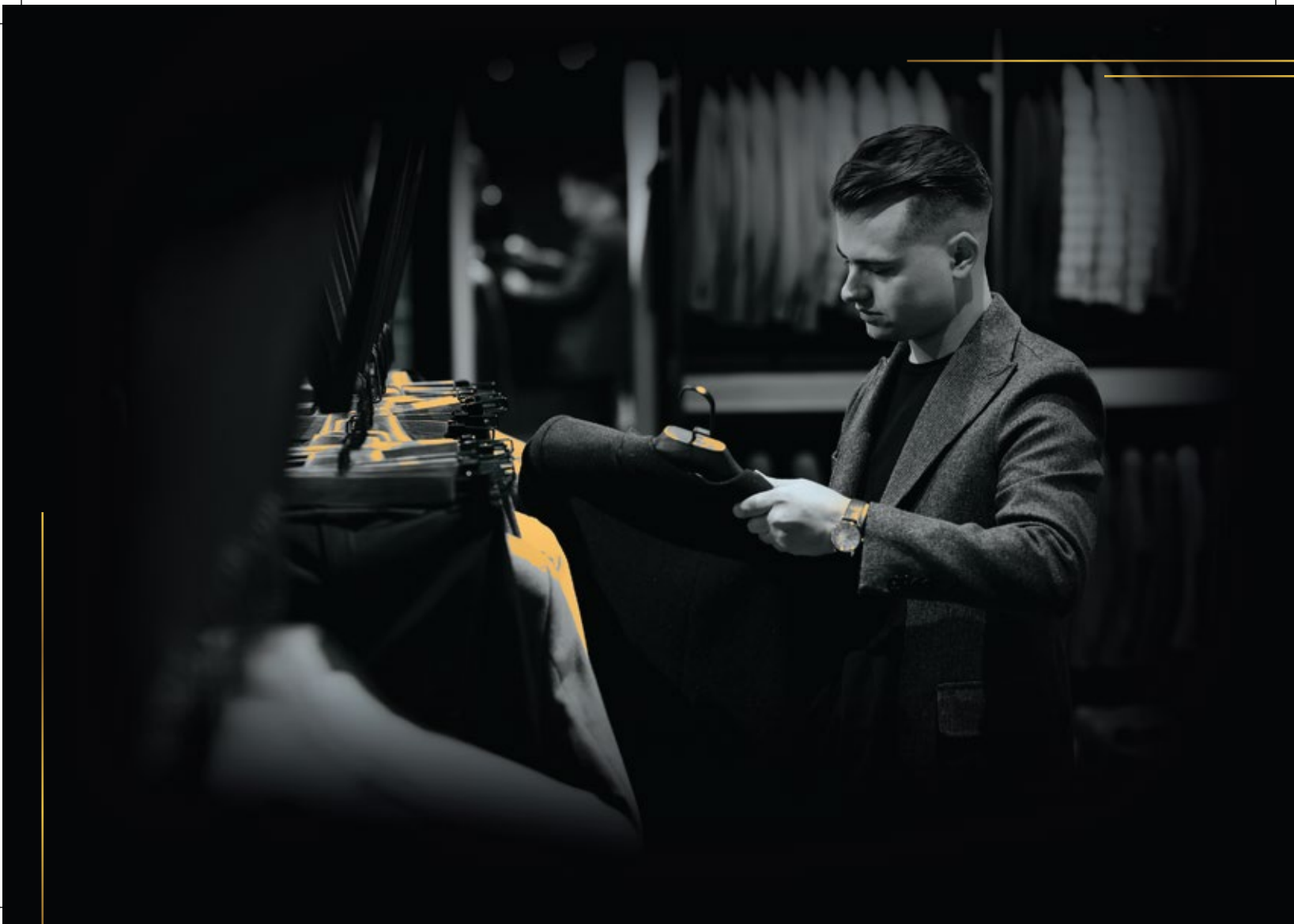
Priority Pass used for airport lounges in India is chargeable | Credit card used for airport lounges outside India is chargeable | Any additional lounge visits for guest over and above the complimentary access, the charges would be directly debited to credit card.

Convenience across Continents

Brimming with joys and living your indulgences to the fullest suits you the best. This is why we spare no effort in ensuring that nothing stands between you and your happiness.



Enjoy **0% Foreign Currency Mark-up** on all transactions.





Rejoice in Refinement

You're a living example of the extraordinary. Your lifestyle won't be any different. Exhibit your bold & exuberant personality with lifestyle benefits tailor-made for you. Now ace those golf shots, entertain yourself with movies, and celebrate milestones along the way as we keep adding new avenues to your lavish lifestyle.

Redefine Leisure

An intriguing pastime is waiting to be explored. So, come play a game of golf on us and master your perfect swings for a hole-in-one.

Get more from Golf:



Unlimited domestic golf lessons and games within India



4 complimentary international golf games in a year



Curated Stay and Play packages in India and abroad

Customer needs to spend INR 50,000 in a statement month to be eligible for complimentary golf games and lessons | At any given point, customer cannot hold more than 2 confirmed bookings | Customer will need 3 clear days before booking the next domestic game and 10 clear days before booking next international game | Curated stay and play packages cost to be paid by the cardholder | Golf feature is only for primary cardholders, add-on cardholders are not eligible for it | Any additional international golf games cost to be paid directly by the cardholder | To book golf games and lessons please visit <https://indusindgolf.apexlynx.net> | For detailed terms and conditions please visit IndusInd Bank website.

Cinematic Crescendo

If you fancy peak entertainment, we've got a great surprise for you with offers so exciting, you'll grab the popcorn and tune in.

With your **IndusInd Bank PIONEER Private Credit Card**, enjoy



2 complimentary movie tickets every
month



3 complimentary non-movie tickets
every quarter

Non-movie tickets are capped at INR 1000 each | Movie tickets have no capping of amount.





Etch your Legacy

Grand occasions call for grand commemorations. When it comes to your spending journey, we have it all planned. For every stage, for every new milestone of spending, we'll honour you with mesmerising Reward Points.



Every arc of your spending journey is meant to count. This is why, when you accomplish the benchmark of **INR 1 Lakh within the first 30 days*** from the card issuance date, we will grant you **6000 Bonus Reward Points**.

Where 6000 RP = INR 6,000



Commemorate the turning points of your spending arc with **Taj experiences gift certificate worth INR 1 Lakh** on spends of INR 75 Lakhs within an anniversary year**.



As you live in luxury, your spends are bound to be majestic. Let us have the honour to bestow you with an exclusive **annual fee waiver^ of INR 25,000** on spends of INR 10 Lakhs in a year and hearten you to carry on the elegant lifestyle!

*Transaction posting/ settlement date will be considered for the 30 day spends window.

**Anniversary year is 365 days from the card set up date | Issuance of vouchers will be done within 60 days after the anniversary period ends.

^In case of downgrade from Pioneer Private status, annual fees of INR 50,000 is charged which cannot be waived.

Opulent Offerings

Rewards are a wonderful way of demonstrating our love for you and giving you more reasons to liberate your indulgences. Here's how these rewards work:

Rewards Inning*:

3 Reward Points on every INR 100 spent

0.7 Reward Points on every INR 100 spent on certain categories^

Rewards Précis:

a. 1 Reward Point = 1 Airmile

b. 1 Reward Point = INR 1 as cash credit

c. Other redemption benefits like – vouchers, flights, hotels, buses, merchandise, pay with rewards etc. through IndusMoments

*Fuel transactions will not earn reward points.

^Categories for lower reward points earning - Transportation & Tolls, Utilities, Insurance, Educational Institutions, Telecommunications, Security brokers, Cleaning and Maintenance, Janitorial Services and Government Institutions.

Captivating Valuation

Just when you thought it couldn't get any better, we've got the biggest turning point of your Credit Card here!

Now enjoy a rate of interest as low as 2% per month with our PIONEER Private Credit Card.

Also, bid farewell to cash advance fees, over-limit fees and late payment fees!

Furthermore, get 1 lifetime free add-on Card.





Special Curations

Frontline Coverage

You living a life full of pleasure & pride is our goal. Therefore, we provide you with security & insurance services to keep you completely covered for the contingencies of life.



Overseas Health Insurance up to USD 25,000



Air Accident Cover: Coverage of up to INR 2.5 Crores on accidental death due to air accident.



International Travel Insurance:

Applicable for Loss of checked baggage, Loss of passport, Loss of ticket, Missed flight connection, etc.



Total Protect: Covers unauthorised transactions in case of Lost Card, Counterfeiting/ Skimming/ Phishing and Online Fraud Protection.



Hole in One Insurance (Golf):

Complimentary Hole in One Insurance for up to INR 20,000.

Special Assistance

You're precious to us and so are your kin. When you need to travel for work or otherwise, you can count on us back home to take care of your family and everything you hold dear.

Not just this, we also become your partner-in-planning for special occasions and memorable days of your life, to bring your plans to fruition just as you envisaged.

With Assistance Benefits through our finest concierge, we offer:



Elderly Care Assist: Prioritise the care of elderly kin with our well-crafted services like nurse assistance, doctor consultation, 2nd medical opinion, travel planning, etc.



Health & Wellness: Your wellbeing is of paramount importance to us. Take good care of yourself with our host of health, nutrition and wellness concierge, etc.



Entertainment & Event Tickets: Enjoy exciting events worldwide. Access tickets for international events like La Tomatina, Super Bowl, San Diego Comic-Con, etc.



Global Dining & Culinary Experience: Experience the ecstasy of dining at your dream restaurant through our concierge facilities.

This service is available at select locations only | Service requested to be paid by the customer | Please call the toll-free number 18002099071 or write to indusindassist@aspirelifestyles.com to place a request.





Swift Orchestration of Service

Day in, day out, we are ready to answer your calls and offer ultimate contentment. With our 24X7 Concierge, we'll be there for instant assistance at your beck and call.



Holiday Planning



Roadside Assistance



Gifting Arrangement



Car Rental Services

This service is available at select locations only | Service requested to be paid by the customer | Please call on 1860 267 7777 to place the request.

Liberate your Mileage

Make every journey, every ride feel like a riveting adventure!



Enjoy Fuel surcharge reversal of 1%* of transaction value, for transactions between INR 500 and INR 10,000.

*GST on fuel surcharge as per standard rate shall be applicable and borne by the Cardholder.
T&C apply, visit www.indusind.com



Scan the QR Code to check out



Cardholders' Agreement

Scan the QR Code to check out







Most Important Terms and Conditions

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.com
 -  E-mail us at pioneer@indusind.com
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