





**INDUSIND BANK PLATINUM RUPAY CREDIT CARD  
BENEFITS GUIDE**



## CREDIT CARD ON UPI



### Benefits of Linking Credit Card on UPI

-  Use your credit card, without carrying it everywhere
-  Now scan the merchant QR code and make payments from your credit card through your preferred UPI app
-  No need to enter CW or wait for OTP
-  Get rewarded on every UPI transaction

## PLATINUM REWARDS



Now get UPI Ready with IndusInd Bank Platinum RuPay Credit Card !

### Earnings



Earn 2 reward points on every ₹ 100 on UPI transactions



Earn 1 reward point on every ₹ 100 on non UPI transactions



Earn ₹ 0.70 on select merchant categories\*

### Redemption



Cash Credit : 1 Reward Point = ₹ 0.35 of cash value



Airline mile on partner airlines : 1 Reward Point = 1 Airline Mile

Please visit [www.indusmoments.com](http://www.indusmoments.com) for more details

\*T&C Apply.

## PLATINUM ASSURANCE



Unforeseen events often take you by surprise. When in an emergency, allow us to step in. With the Platinum RuPay Credit Card, you can leave your worries about fraudulent usage of your card aside.

Now your Platinum RuPay Credit Card also has an additional level of security in the form of an EMV chip. This makes your transactions much more secure compared to a magnetic striped credit card.

'Total Protect' is the first-of-its-kind 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 on your credit card and is available on add-on cards as well. 'Total Protect' covers the following

- Unauthorized Transactions in case of loss or 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 Platinum RuPay 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.

Conditions apply. Please refer to the terms & conditions of the applicable insurance policy or visit [www.indusind.bank.in](http://www.indusind.bank.in)

## PLATINUM FREEDOM



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

This waiver is applicable for all transactions between ₹400 to ₹4,000 only.

At last, freedom from fuel surcharge.

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

# FREQUENTLY ASKED QUESTIONS (FAQS)

- **How do I link Platinum RuPay Credit Card on UPI?**

Step 1: Open your UPI app\* - BHIM, PhonePe, Paytm, Google Pay

Step 2: Select the option "Add Credit Card/Link Credit Card"

Step 3: Select credit card Issuer Bank (IndusInd Bank)

Step 4: Select your IndusInd Bank Platinum RuPay Credit Card

Step 5: Proceed to generate UPI PIN

\*(Download the UPI app from Playstore/App Store if you are not registered on any UPI app yet, verify your mobile number and continue from Step 2 as shared above)

- **Will I have to set UPI Pin or I can authenticate credit card transactions using card pin?**

Yes, you will have to setup UPI Pin to authenticate a UPI transaction.

- **Can I change my UPI Pin?**

Yes, you can change your UPI pin of your respective RuPay Credit Card

- **How can I make payment to a retail offline merchant using IndusInd Bank Rupay Credit Card on UPI?**

Please follow the below steps for making the payment:

1. Open your UPI app
2. Scan the Merchant QR code
3. Enter the payment amount
4. Select IndusInd Bank RuPay Credit Card from the drop-down menu
5. Confirm the payment by entering UPI Pin.

Payment confirmation will be displayed, once the payment is done.

- **How can I make payment online using IndusInd Bank RuPay Credit Card on UPI?**

Please follow the below steps for making the payment:

1. Select UPI as payment mode at merchant website /app checkout page
2. Login into UPI app
3. Select IndusInd Bank RuPay Credit Card from the drop-down menu
4. Confirm the payment using UPI Pin.

Payment confirmation will be displayed, once the payment is done, you will be routed back to the merchant page.

- **What if I change my mobile number, how can I link my IndusInd Bank RuPay Credit Card on UPI app?**

If you have changed your mobile number, kindly update the same for your IndusInd Bank RuPay Credit Card as well. Once updated, kindly re-register the credit card on UPI app.

- **Can I make payment to any person or other credit card using the linked credit card on UPI?**  
No, only payment to merchants will be allowed from the linked credit card.
- **Will I be able to setup an SI (Standing Instructions) on RuPay Credit Card?**  
No, currently setting up of SI cannot be done through credit card on UPI.
- **Will credit card on UPI be available on IndusMobile & INDIE for linking?**  
No, credit card on UPI will not be available on IndusMobile & INDIE, it will work only on third party UPI apps like BHIM, PhonePe, Paytm, Google Pay, etc.
- **What are the number of transactions allowed from linked credit card on UPI?**  
There is no limit on the number of transactions for credit card on UPI.
- **What are the restricted merchant transactions on which customer won't be able to make payment using IndusInd Bank RuPay Credit Card on UPI?**  
Following are the restricted transactions – peer-to-peer (P2P), digital account opening, lending platform, cash withdrawal at merchants, cash withdrawal at ATM, e-RUPI, IPO, Foreign Inward Remittances, Mutual Funds and any other transactions as restricted by IndusInd Bank from time to time. Credit card transactions on UPI will only work within India and not on any merchant outside India.
- **Is there any limit on the value of transactions that can be carried out from the linked credit card on UPI?**  
Yes, there is a limit of Rs.1 lakh per card per day. However, for following merchant categories – Direct marketing, Insurance (5960), Insurance Sales, Underwriting, Premiums and other similar services (6300) & Remote stored value load financial institution (6529) the limit is Rs.2 lakhs per card per day subject to the available credit limit on your credit card.  
Note - Amount limit per card per day is Rs.5,000 for first 24 hrs post linking & successfully completing one transaction from the UPI app
- **Can I make my linked credit card as default account to receive funds?**  
No, funds cannot be received on linked credit card on UPI.
- **Can UPI transactions on RuPay Credit Card be done through scanning international QR codes?**  
No, UPI transactions cannot be carried out through RuPay Credit Card by scanning international QR codes.
- **Do I need to enable card controls on IndusInd Bank RuPay Credit Card to use for online or contactless transactions?**  
Yes, customer needs to enable IndusInd Bank credit card controls for online, contactless and international transactions.
- **If my IndusInd Bank RuPay Credit Card is renewed, do I need to link it again in UPI?**  
Yes, if your IndusInd Bank RuPay Credit Card is renewed/replaced, you need to re-register and link it on the UPI App.
- **Where can I see my IndusInd Bank RuPay Credit Card UPI transactions?**  
IndusInd Bank credit card UPI transactions can be viewed in your monthly credit card statements.

To know more, click [FAQs for UPI on Credit Card](#)

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](http://www.indusind.bank.in)



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