

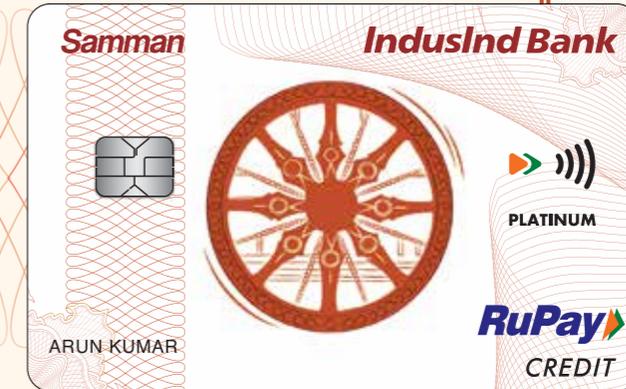
**PAY NOW
WITH UPI**

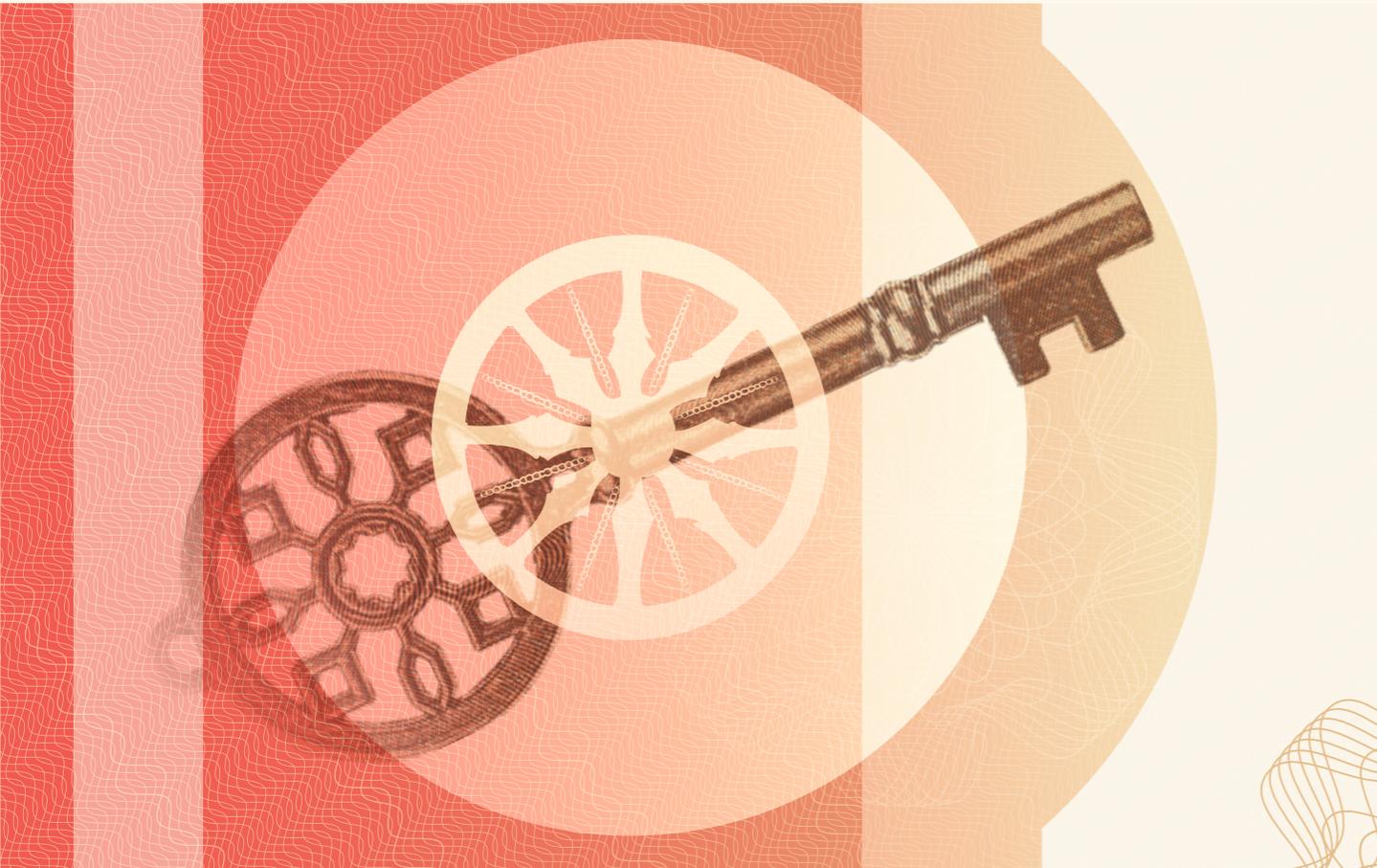
INDUSIND BANK SAMMAN RUPAY CREDIT CARD EXCLUSIVELY FOR GOVERNMENT SECTOR EMPLOYEES BENEFIT GUIDE

Enter the world where you will gain extra savings on every transaction you make. With IndusInd Bank Samman RuPay Credit Card, it's your time to start maximizing your spending power by earning exciting cashback on your everyday spends.

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 premium.care@indusind.com





SAMMAN

(FOR GOVERNMENT SECTOR EMPLOYEES)

You're special, in more ways than one. To show our appreciation, we've created a unique Credit Card, especially for you - The IndusInd Bank Samman RuPay Credit Card.

With this card, all your spends, be it on your favourite movie, shopping for your family or dining with your loved ones, will become extra rewarding with exclusive cashback benefits and privileges.

From now on, you will not only live the grand life with the finest of pleasures but also pocket grand savings!



THE POWER OF UPI

Here's how you can benefit from linking your IndusInd Bank Samman RuPay Credit Card with UPI:



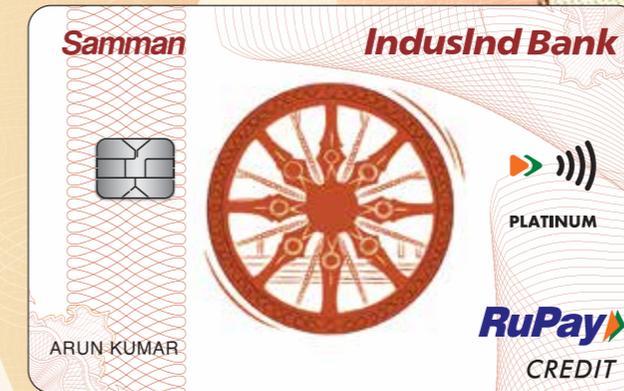
Make payments anytime, anywhere even without carrying your credit card



Choose your preferred UPI app and make instant payment from your credit card



Hassle-free payment with no CVV or OTP





CASHBACK BENEFIT

Do everything you love to your heart's content and earn cashback on your spends with your IndusInd Bank Samman RuPay Credit Card.



**Get 1% cashback on all Retail spends in every statement cycle. Total Retail Spends of upto INR 20,000 will be eligible for cashback in a statement cycle.
Cashback capped at INR 200 per statement cycle**

Let's make every celebration extra special.

*Terms & conditions apply | Cashback will not be given on Fuel & Railway transactions | Cash withdrawal will not be included in retail spends and hence will not be eligible for cashback

ENTERTAINMENT BENEFIT

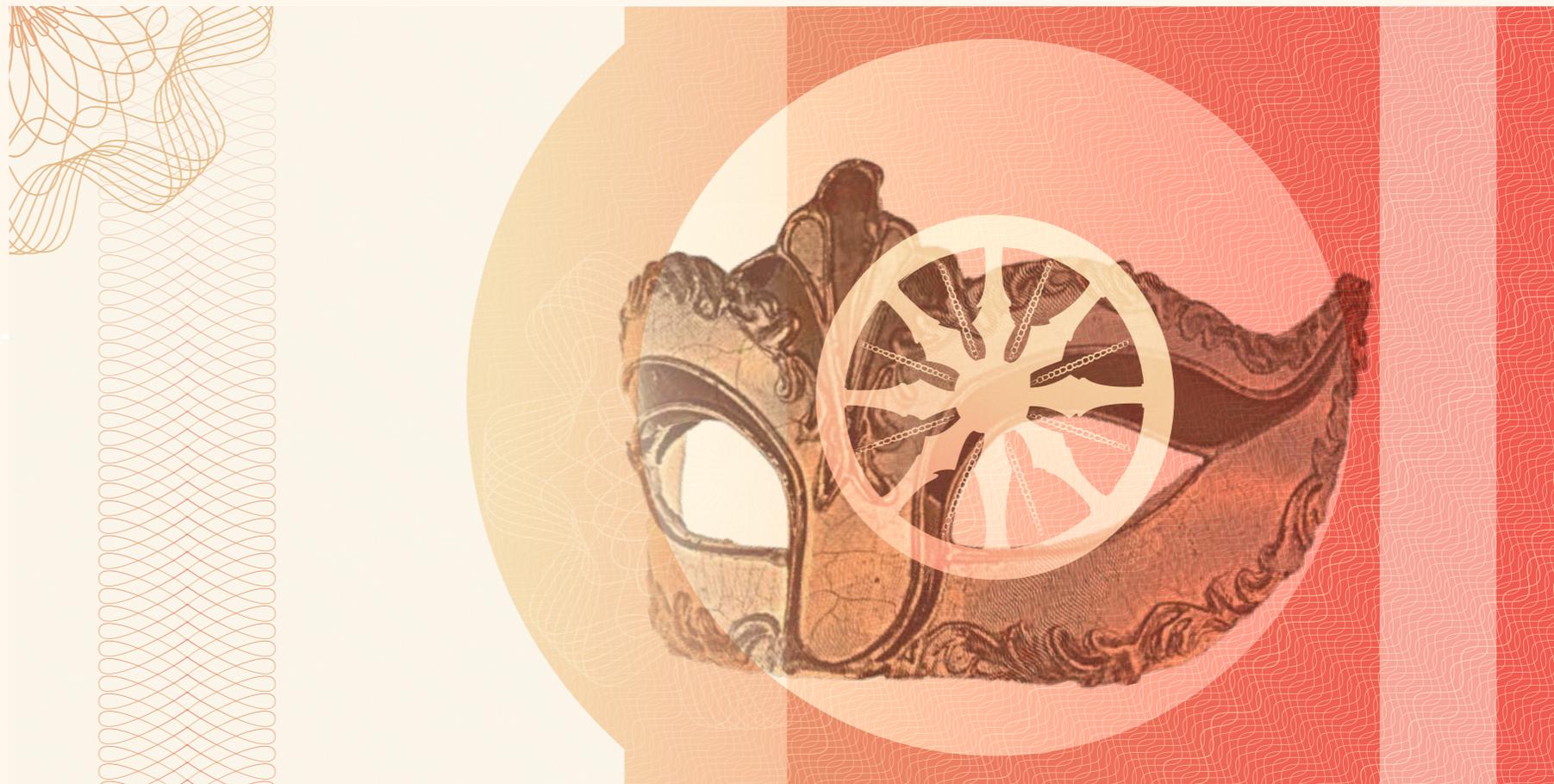
Make every evening exciting, entertaining and glamorous! Book your tickets on BookMyShow with your IndusInd Bank Samman Credit Card and witness the best of entertainment.



Enjoy one assured Complimentary Movie ticket upto INR 200/- on movie bookings via BookMyShow every 6 months in a calendar year.

Hands down, truly blockbuster evenings indeed!

*Terms & conditions apply





SURCHARGE WAIVER BENEFIT

We understand your love for travelling to newer and exciting places with your loved ones. Thus, we offer benefits that will give you reasons to travel!



1% Waiver on Fuel Surcharge for Transactions from INR 400 to INR 4000



1% Waiver on Railway Surcharge on Transactions up to INR 5000

Here's to a Happier Journey!

*Terms & conditions apply | Valid only on bookings via www.irctc.co.in or IRCTC Railconnect App

OTHER BENEFITS

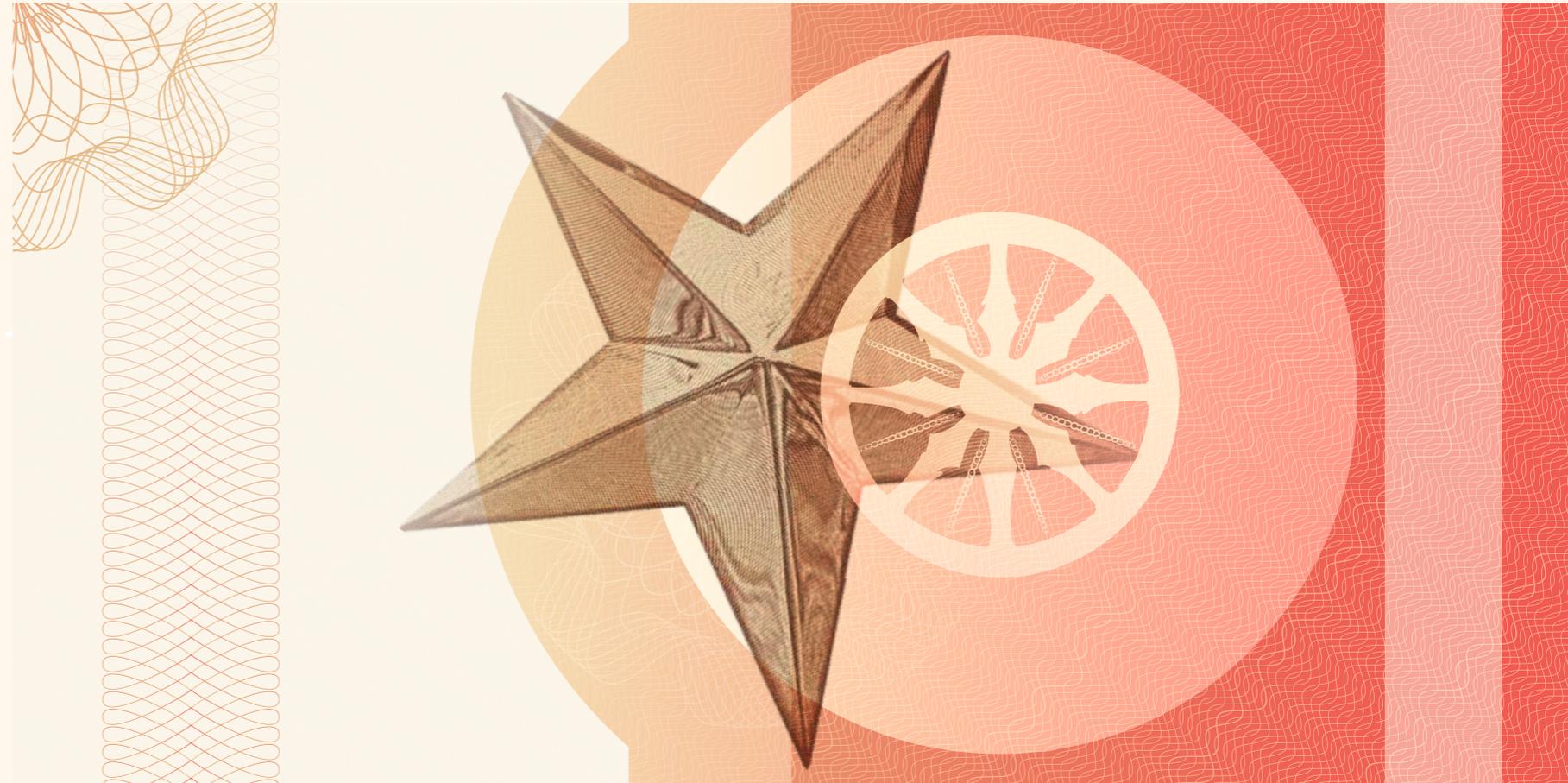
You should always have the upper hand! At any fun moment in your life or in times of emergencies, your IndusInd Bank Samman Credit Card will have your back.



Withdraw Cash whenever in need and you will not be charged any Cash Advance fee

Experience the magic of privileges!

*Terms & conditions apply



FREQUENTLY ASKED QUESTIONS (FAQS)

How do I link IndusInd Bank Samman 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 Samman 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 Credit Card.

How can I make payment to a retail offline merchant using IndusInd Bank Samman RuPay Credit Card on UPI?

Please follow the below steps for making the payment:

Step 1: Open your UPI app

Step 2: Scan the Merchant QR code

Step 3: Enter the payment amount

Step 4: Select IndusInd Bank Samman RuPay Credit Card from the drop-down menu

Step 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:

Step 1: Select UPI as payment mode at merchant website /app checkout page

Step 2: Login into UPI app

Step 3: Select IndusInd Bank Samman RuPay Credit Card from the drop-down menu

Step 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 Samman RuPay Credit Card on UPI app?

If you have changed your mobile number, kindly update the same for your IndusInd Bank Samman 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 the IndusInd Bank Samman 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 Samman 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 of linking the card in 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 IndusInd Bank Samman RuPay Credit Card be done through scanning international QR codes?

No, UPI transactions cannot be carried out through the IndusInd Bank Samman RuPay Credit Card by scanning international QR codes.

Do I need to enable card controls on IndusInd Bank Samman 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 Samman RuPay Credit Card is renewed, do I need to link it again in UPI?

Yes, if your IndusInd Bank Samman 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 Samman RuPay Credit Card UPI transactions?

IndusInd Bank credit card UPI transactions can be viewed in your monthly credit card statements.

What is the limit on 1% Cashback and how will the cashback reflect in the statement?

No cashback will be earned on the total spends above 20,000 in a statement cycle.

Refer below illustration:

Statement Cycle Spends: Rs.10,000 Cashback = 1% *10,000 or =Rs.100

Statement Cycle Spends: Rs.5,000 Cashback = 1% *5,000 = Rs.50

Statement Cycle Spends: Rs.30,000 Cashback = 1% *20,000 = Rs.200

Cashback will not be given on Fuel & Railway transactions.

What is Railway Surcharge Waiver?

- Waiver of 1% Railway Surcharge Waiver on transaction upto Rs.5,000. This is applicable on booking via www.irctc.co.in or the IRCTC App
- Maximum Cap on Railway Surcharge is Rs.600 per card anniversary year 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 railway transactions permitted in a month on the credit card.

For more details on RuPay Credit Card on UPI refer NPCI website

<https://www.npci.org.in/what-we-do/rupay/rupay-credit-card-on-upi/faqs>

TERMS AND CONDITIONS

General Terms and Conditions for benefits on IndusInd Bank Samman RuPay Credit Cards

- The benefits under the IndusInd Bank Samman 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 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 Samman RuPay Credit Card ("Card") issued in India.
- The IndusInd Bank Samman RuPay Credit Cardholders ("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 and 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 and conditions as mentioned herein. The specific terms & conditions of various offers under the Program are set out below.

JCB Network/RuPay/Other Network Offers

- The JCB Network/RuPay/Other Network are brought to you by JCB Network/RuPay/Other Network on a best efforts basis.
- IndusInd Bank & JCB Network/RuPay/Other 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 JCB Network/RuPay/Other 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 honor the offer made under the JCB Network/RuPay/Other Network offers.
- The Program is open for participation to all Cardholders, unless specified, who hold valid and current JCB Network/RuPay/Other 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 JCB Network/RuPay/Other 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 and 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 & 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.
- ### Fuel Surcharge waiver
- Waiver of 1% fuel surcharge is applicable on transaction between INR 400/- to INR 4000/- only

- The waiver is applicable across all petrol pumps in India
- The waiver can be availed only when the payment is made through the Card
- IndusInd Bank reserves the right to impose a cap on the maximum value of fuel transaction permitted in a month on the Credit Card

Travel Insurance

- IndusInd Bank has tied up with The Oriental Insurance Company Limited ("Insurance Company") as a group manager to provide Cardholders with the following insurance cover under the Program:

| S No. | Insurance Cover | Sum Assured Upto |
|-------|-------------------|------------------|
| 1. | Lost Baggage | INR 100,000 |
| 2. | Delayed Baggage | INR 25,000 |
| 3. | Loss of Passport | INR 50,000 |
| 4. | Lost Ticket | INR 25,000 |
| 5. | Missed Connection | INR 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 here in below:

- 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 here under.
- (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.