

IndusInd Bank

INDUSIND BANK PLATINUM CREDIT CARD
BENEFITS GUIDE

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 premium.care@indusind.com



BELONG TO
THE ABSOLUTE
FEW



There's the world and then there's you. Now experience the difference, with the IndusInd Bank Platinum Credit Card. A card designed exclusively for the crème de la crème. A premium offering with a comprehensive range of travel, lifestyle and golf benefits. With our IndusInd Bank Platinum Credit Card, keep up to the commitment your lifestyle demands.

We, at IndusInd Bank ("IndusInd Bank"), wish you a warm welcome to our world.

PLATINUM TRAVEL



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

While travelling across the country for business or pleasure, comfort and convenience come first. We, at IndusInd Bank, recognise this and make sure that as a IndusInd Bank Platinum Credit Card customer you get all this and more. We make travelling a pleasure for esteemed customers like you.

With the IndusInd Bank Platinum Credit Card, enjoy great offers on airlines, hotel reservations and car rentals across the country.

Please visit www.indusind.com for details.

PLATINUM TRAVEL



With the IndusInd Bank Platinum Credit Card, you can solve your travel related queries simply by making one call.

IndusInd Bank, in association with our travel partner, is a one stop destination for

- Flight booking
- Hotel reservations
- Visa services
- Foreign exchange
- Insurance

Please call the Concierge Desk at 1860 267 7777 to avail these services.

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

PLATINUM GOLF



The IndusInd Bank Platinum Credit Card brings you an amazing offer to enjoy comprehensive golfing benefits that combine privilege, power and prestige and invite you to make IndusInd Bank your ultimate golf services partner*.

As an esteemed cardholder, you are invited to enjoy access as Green Fee player to select premium clubs across major cities in India. The specially designed golf program also provides you with the opportunity to improve your golf game under the watchful eyes of highly qualified golf instructors.

Conditions apply. Please visit www.indusind.com for details.

PLATINUM LIFE



It is impossible to overdo luxury. Especially for our Platinum customers.

With the IndusInd Bank Platinum Credit Card, you can be rest assured that only the best is served.

We respect your hard work and understand that at the end of the day, you need something to help you unwind. Let go and relax. The IndusInd Bank Platinum Credit Card helps you do just that. We take the time and stress out of planning your social life.

With the IndusInd Bank Platinum Credit Card, you can slow down and take the time out to rejuvenate your senses and energise your mind.

Indulge in a truly enjoyable experience!

With the IndusInd Bank Platinum Credit Card, you enjoy great deals at various avenues of entertainment.

Please visit www.indusind.com for details.

PLATINUM 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 Platinum Personnel where your personal preferences take precedence.

24-Hour Platinum 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 Platinum Concierge Service offers you:

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

Whether it's the FIFA finals or strawberry and cream at the Wimbledon, the concierge will make sure you don't miss out on your favourite sporting or any event.

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.

For further details, please call the Concierge Desk at 1860 267 7777

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

PLATINUM ASSISTANCE



Platinum 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 your Platinum Auto Assist.

With your IndusInd Bank Platinum 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.
- Auto assist services are available in Mumbai, Delhi, Bengaluru, Pune, Chennai and Kolkata.
- Be safe and worry-free, wherever you go.

For Further details, please call the Concierge Desk at 1860 267 7777

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

PLATINUM ORGANISER



Allow us to play a part in taking your business forward, professionally. IndusInd Bank Platinum Credit Card provides you with a 360-degree approach to your finances.

Additional Card for Business Expenses

Mixing pleasure and business was never a good idea. IndusInd Bank offers you double the power that you expect. Track your business expenses separately and have a record segregating your business and personal expenses.

You can now apply for an additional card for your business expenses and your statement will show these expenses separately.

For your additional card, please call the 24-Hour Phone Banking Number at 1860 167 7777

Year-End Summary of Accounts

We ensure that a record of your expenses is maintained. Your card provides you with a year-end summary to give you an overview of your card spending for a financial year.

Once you view your summary, you can use this benefit to help simplify your budgeting and tax preparation. Your online year-end summary contains your transactions for the financial year and an analysis of your spending by Month, Merchant Category, spends on Primary, Business and on any additional cards and payments towards credit cards.

EXCLUSIVE PLATINUM PLATFORM OFFERS



IndusInd Bank in association with its partner Network* gives you a reason to celebrate each day with special offers on your IndusInd Bank Platinum Credit Card. Indulge yourself with the comprehensive travel, dining and entertainment program.

Get great offers and discounts when you travel to your dream destination or 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.com for details.

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

*Network partner can be MasterCard or Visa basis your chosen/preferred partner at the time of application/upgrade.

PLATINUM FREEDOM



With your IndusInd Bank Platinum 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.

PLATINUM ASSURANCE



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

Now your IndusInd Bank Platinum 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 IndusInd Bank Platinum Credit Card offers you insurance to protect yourself against such incidents.

With the IndusInd Bank Platinum Credit Card, you also get a complimentary Personal Air Accident insurance cover of up to ₹25 lacs.

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.com.

PLATINUM REWARDS



Sophisticated and loyal customers like you deserve superior recognition and status. The Rewards program on your IndusInd Bank Platinum Credit Card is exclusive. It is specially designed to cater to your lifestyle, enabling you to enjoy the power and freedom of maximum flexibility and access without restrictions and limitations imposed by other programs.

Accrual of Reward Points

Watch your reward options grow by using your card for business or pleasure wherever and whenever you choose. For every ₹150 spent on your IndusInd Bank Platinum Credit Card, you get 1.5 Reward Points.

Redemption of Reward Points

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

- Cash credit in the ratio of 1 Reward Point = 0.85 of cash value
- Airline miles on partner airlines
- Online Shopping portal.

Please visit www.indusind.com for more details

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

FREQUENTLY ASKED QUESTIONS (FAQS)

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

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

- With the IndusInd Bank Platinum Credit Card, you get exclusive deals on car rentals.
- You also get access to 700 + international airport lounges through the standard membership of the priority pass program. A lounge usage fee of USD 27 per person per visit would be applicable each time you visit a Priority Pass lounge and will be charged to your IndusInd Bank Platinum Credit Card.
- The IndusInd Bank Platinum Credit Card has an exclusive golf package that gives you access to clubs in India as green fee players, exclusive golf clinics with the best coaches in the industry and a hole-in-one insurance.
- You get India's first auto assist service and international Platinum concierge service that provides you with travel assistance and concierge assistance, 24-hours a day.
- Your reward points on the IndusInd Bank Platinum card are unique. You get 1.5 points for ₹150 spent on the card. You can redeem these points for various exciting options.
- With the IndusInd Bank Platinum Credit Card, in addition to 5 add-on cards, you also get an additional card for business expenses which shall show your expenses for business separate from personal expenses that shall help you for tax and audit purposes.
- As an esteemed IndusInd Bank Credit Cardholder, you also get a year-end summary of accounts giving you a snapshot of yours spends by month, merchant category, spends on your add-on cards, etc.
- With the IndusInd Bank Platinum Credit Card, you get 'Total Protect' which is the first-of-its-kind security program that covers you for unauthorised transactions in case of loss/ theft of your card and counterfeit fraud for a sum up to the credit limit assigned to your credit card. You also get Personal Air Accident insurance of ₹25 lacs with your IndusInd Bank Platinum Credit Card.

Platinum Travel

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

To avail the exclusive offers under the Platinum 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 on the IndusInd Bank Platinum Credit Card.

What kind of travel services are provided by IndusInd Bank under the Platinum 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, cardholders with exclusive deals applicable only for IndusInd Bank Platinum 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 avail these travel services is call the Platinum Concierge on 1860 267 7777 and we will be happy to answer all your queries.

Visa/MasterCard/Other Network Offers

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

The Visa/MasterCard/Other Network offers are brought to you by Visa/MasterCard/Other Network International 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.com and various other media vehicles.

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

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

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

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

Concierge Services

What are the advantages of the Concierge services?

The concierge service provides you with 24 hours of assistance, all year through. IndusInd Bank uses the concierge service provider for providing concierge services to IndusInd Bank Platinum cardholders.

For the IndusInd Bank concierge assistance service you 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 someone special or even at any emergency.

For example, if you need Information about a country, Visa procedures, or you want hotel bookings, restaurant reservations, ticket for the Wimbledon or you want to send a special gift to your son 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. All you will need to do is call the concierge and 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.

Restaurant Reservations: If you want to arrange a reservation at your favourite restaurant, just call the concierge desk and they will arrange them for you.

Sports and Entertainment Bookings: If you want tickets for the finals of FIFA world cup or cricket at the Wankhede, 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 applicable.

Can I get whatever gift that I want to get delivered?
You can ask for the rarest of gift for your loved one 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.

How does the concierge charge me for what I have asked for?
The cost of the service shall be charged to your IndusInd Bank Platinum Credit Card. All you will need to do is fax an authorisation form to the concierge desk to charge your card for the requisite amount. In most cases, the service provider will charge your card based on the authorisation form. However, in some cases where the service provider is not available, your card shall be charged by our concierge partner.

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 the 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 & 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 one to one and half hour to reach you if you are outside city limits for the mechanic to reach you in case of emergency.

What number do I call if I want to use the Auto Assist service?
You need to call the Platinum Concierge on 1860 267 7777 for Auto Assist.

What all cities is the Auto Assist Service available?
The Auto Assist services are available in Mumbai, Delhi, Bangalore, Pune, Chennai and Kolkata.

ADDITIONAL CARD FOR BUSINESS EXPENSES
You said that I get an additional card for business expenses, what do you mean?
IndusInd Bank offers you an additional card that shall be in your own name to be used for business expenses.

How can I apply for this card?
You cannot apply for this card at the time of application. However, once you receive your IndusInd Bank Platinum Credit Card you can apply for the additional card by calling our 24-Hour Phone Banking number at 1860 267 7777.

Is this card free?
Yes, the card comes complimentary for you.

Do I get a separate statement for this card?
No, you do not get a separate statement for this card. However, your statement will show the expenses on this card in a separate section. This can help you to submit your statement for business expense management without having to segregate these transactions manually. As you receive the same statement, you can make one payment for all your expenses.

How will I differentiate this card from my main card?
Your additional card will contain an embossing - 'Business'. Hence you will know which card to use.

Year-End Summary of Accounts
There is something you have mentioned about 'Year-end summary of accounts'. What do you mean?
At the end of the financial year, your expenses for the financial year will be sent to you.
IndusInd Bank will send you an analysis of all your expenses by

- Month
- Merchant Category
- Your Business & Personal Cards
- Your Add-on Cards

This analysis can help you in your taxation and budgeting for the next year.

Will I automatically get this summary?
You will automatically receive this summary in the month of June every year on your registered email address with us.

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. 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 Platinum Credit Card?
This waiver is applicable on all transactions between ₹400 - ₹4000 only. This waiver is applicable across all petrol pumps in India. This waiver can be availed only when payment is made using IndusInd Bank Credit Card.

Total Protect
What is 'Total Protect'?
Total Protect is the 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 on your card and is available on add-on cards as well.

What does 'Total Protection' safeguard me against?
Total Protection 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 Platinum 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 Platinum 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 a copy of the attested FIR
- Send the Bank a signed letter confirming the loss of your card along with a description of the incident
- Statement highlighting the transaction
- 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

Rewards Program

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

The Rewards program is a unique rewards program specially designed to cater to the lifestyle of discerning customers like you. Reward Points on the IndusInd Bank Platinum Credit Card shall be accumulated @ 1.5 Reward Points per ₹150 spent.

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 Platinum Credit Card.

When do my Reward Points expire?

All Reward Points earned are live till the IndusInd Bank Platinum Credit Card 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 Platinum Credit Card and earn Rewards which you can redeem against various exciting options.

EMV Chip and PIN

What is EMV Chip & PIN Credit Card?

An EMV Chip & PIN Credit Card is a Credit Card with an embedded microchip. This microchip stores the Card member information and the PIN in an encrypted format. This PIN is known only to the Cardholder thus providing enhanced security against possible misuse. The EMV Chip & PIN is a superior level of security on your Credit Card, in line with best global practices. It thus provides an additional layer of safety against counterfeit and skimming related fraud.

How will the EMV Chip & PIN Credit Card work?

When you use an EMV Chip & PIN Credit Card at a POS terminal which is enabled for PIN Transactions, the POS machine will prompt you to enter a 4-digit PIN.

Once you enter the correct Credit Card PIN in the terminal, your transaction will be approved.

Please follow the below process for a successful transaction:

Step1: The merchant inserts your Credit Card in the Card slot at a PIN enabled POS terminal and enters the transaction amount

Step 2: The POS machine prompts for a 4-digit PIN to be entered by the Cardholder.

Step 3: On entering the correct Credit Card PIN in the machine, the transaction is approved.

At POS terminals, which do not support the PIN authentication, your EMV Chip Credit Card needs to be inserted in the Chip slot and your transaction will be completed as it is done today.

At POS terminals, which do not support an EMV Chip Credit Card, the Card can be swiped at the merchant terminal and your transaction will be completed as it is done today.

Will I need to enter PIN at every POS terminal(s) be it Domestic or International?

If the POS terminal (Domestic or International) is enabled for PIN authentication, you will be asked to enter your PIN for successful completion of your transaction.

What if I enter an incorrect PIN?

You will be given 3 attempts to enter the correct PIN, post which your PIN will be blocked and your transaction will get declined.

You can reset a new 4-digit PIN of your choice instantly on IndusMobile App or by logging on to the IndusInd Bank NetBanking Portal – IndusNet.

Alternatively, you can call the helpline number at 1860 267 7777 to generate a new PIN on the IVR.

What if I have forgotten my PIN?

If you have forgotten your PIN, then you can reset a new 4-digit PIN of your choice instantly on IndusMobile App or by logging on to the IndusInd Bank NetBanking Portal – IndusNet.

Alternatively, you can call the helpline number at 1860 267 7777 to generate a new PIN on the IVR.

How will I receive my PIN?

At the time of issue of your EMV Chip & PIN Credit Card, your PIN will be dispatched to you separately. Please use this PIN at POS terminals to complete your transactions and at the ATM to withdraw cash.

Will I receive my Credit Card plastic and PIN together?

No, the Credit Card and the PIN will be dispatched to you separately.

Can I use this PIN for Cash withdrawals as well?

Yes, you can use the same PIN for cash withdrawals as well.

How can I change my PIN?

You have the following options to reset your PIN:

Option 1: You can reset a new 4-digit PIN of your choice instantly on IndusMobile App or by logging on to the IndusInd Bank NetBanking Portal – IndusNet.

Option 2: You can call the helpline number at 1860 267 7777 to generate a new PIN on the IVR.

I have two Add-on Credit Card(s), will they also get EMV Chip & PIN Credit Card?

Yes, all linked active Add-On Cardholders will also be issued an EMV Chip & PIN Credit Card.

Will the PIN be different for the Add-on Credit Card holders?

Yes, the Add-on Credit Card(s) will have a different PIN.

If the Add-on Credit Card holder has forgotten or lost their PIN, can they use the Primary Credit Card holder PIN to complete the transaction?

No, the Add-on Card holder needs to enter their own PIN. The transaction will get declined if they use any other PIN.

TERMS & CONDITIONS

GENERAL TERMS AND CONDITIONS FOR BENEFITS ON INDUSIND BANK PLATINUM CREDIT CARDS

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

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 & 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 on 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 Platinum 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/MASTERCARD/OTHER NETWORK OFFERS

- The Visa/MasterCard/Other Network are brought to you by Visa/MasterCard/Other Network on a best efforts basis.
- IndusInd Bank & Visa/MasterCard/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 Visa/MasterCard/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 honour the offer made under the Visa/MasterCard/Other Network offers.
- The Program is open for participation to all cardholders, unless specified, who hold valid and current Visa/MasterCard/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 Visa/MasterCard/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.

CONCIERGE SERVICE & AUTO ASSIST

- The Concierge Services & Auto Assist are brought to you by a third party concierge service provider 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 & 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 on 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 provider 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 Platinum 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.

FUEL SURCHARGE WAIVER

- Waiver of 1% fuel surcharge is applicable on transactions between ₹400/- to ₹4000/- only.
- The 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 permitted in a month on the credit card.
- Service tax levied on fuel surcharge (if any) will not be waived and will need to be borne by the cardholders

REWARDS PROGRAM

- For every ₹150 spent on the Card, IndusInd Bank shall award 1.5 Reward Points.
- IndusInd Bank reserves the right to change the rate of conversion of Reward Points to airline miles or cash credit at any time without prior notice. However, this change will be restricted to incremental points and there will be no impact on already converted Reward Points.
- IndusInd Bank does not underwrite or warrant the services against which the reward points are redeemed including but not limited to any activities concerning air travel services and redemption of airline miles provided by airline partners and shall not have any liability for any loss, damage, defect, deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a IndusInd Bank Credit Cardholder ("Cardholders") directly or indirectly by use or non-use of the Services Provided by the airline or any other service provider. Any disputes regarding delivery, service, quality or performance of products/ services under the offer must be addressed in writing by the Cardholder directly to the airline or the Service Provider.
- Terms and Conditions of the respective airlines and service providers will apply.

ACCESS TO AIRPORT LOUNGES WITH PRIORITY PASS

- To avail the standard membership of the Priority Pass programme, 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 27 or applicable charges as per priority pass per visit per member for the Cardholder and the guests will be charged to the Card subsequent to the Cardholder's visit.
- 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 Platinum Credit Cardholders
- A usage charge of USD 27 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.
- As a part of the Travel Plus programme, the usage charge of USD 27 is waived off for the Cardholder when he visits any international lounges outside India.
- Usage charges of USD 27 for visits to any lounge within India shall not be waived off.

- Usage charges of USD 27 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 programme without notice.

TRAVEL PLUS

- Under the Travel Plus programme the following benefits are provided to IndusInd Bank Credit Cardholders on specific terms and conditions listed hereunder:
 - Travel insurance and up to 8 complimentary visits to the international airport lounges outside India.
 - The Programme is offered by IndusInd Bank at an annual fee of ₹5000.

TRAVEL INSURANCE

- IndusInd Bank has tied up with ICICI Lombard General Insurance Company Limited ("Insurance Company") as a group manger to provide Cardholders with the following insurance cover under the Program:

S No.	Insurance Cover	Sum Assured Upto
1.	Lost Baggage	₹100,000
2.	Delayed Baggage	₹25,000
3.	Loss of Passport	₹50,000
4.	Lost 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 here in 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 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.

GOLF PROGRAM

- The IndusInd Bank golf program is not to be regarded as a golf club membership.
- Acceptance of all bookings/ changes to tee times will be at the discretion of the golf clubs and subject to availability.
- Cardholders are to make all enquiries and bookings through IndusInd Bank concierge. Cardholders will not be granted access rights to the golf clubs without booking through IndusInd Bank concierge. Golf clubs will not entertain any correspondence / enquiries and/or attempts for bookings directly from the Cardholders.
- IndusInd Bank reserves the right to change / replace the golf clubs at which golf benefits are being offered without notice.
- Golf Rates quoted may not be inclusive of taxes and are subject to change without notice.
- The IndusInd Bank golf program is valid for golf course access only. Cardholders and/or their guests will not have access to the other facilities at the golf clubs.
- Cardholders and their guests must follow all local club/Driving range rules including limits of access to use club facilities as applicable to Green Fee players.
- The IndusInd Bank golf program cannot be used by Cardholders or their guests in conjunction with any other promotional golf program
- To the fullest extent permissible by law, each participating Cardholder releases IndusInd Bank and Apexlynx from any claim, loss, damage, cost or expense (including any claim for legal expenses) sustained or incurred by him/her in connection with their participation in the program.
- IndusInd Bank & Apexlynx do not underwrite or warrant the services performed by the golf courses and shall not have any liability for any deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a customer directly or indirectly by use or non-use of the Services Provided by the golf club.
- All payments for guests must be made upon booking and charged to the IndusInd Bank Platinum Credit Card.
- Cardholders and their guests will still need to pay for range balls, fore-caddy fee, caddy fee, insurance and hire of equipment directly at the club, where applicable.
- There will be an administration fee of ₹300 plus applicable taxes for any changes made after confirmation of booking. Changes can be made subject to availability.

ACCESS TO GOLF CLUBS IN INDIA

- Under the IndusInd Bank Golf Program, primary IndusInd Bank Platinum Credit Cardholders (“Cardholders”) may enjoy complimentary to select golf clubs in India on weekdays and weekends. Add-on Cardholders are treated as guests.
- The Golf and other benefits offered to the Cardholders are exclusive and are non-transferable
- Minimum Player Conditions: Weekdays - minimum of 2 balls per flight: Weekends / Holidays - minimum of 3 balls per flight. It will be the exclusive responsibility of the Cardholder to fulfil the minimum flight conditions in respect of each booking request and IndusInd Bank and or Apexlynx will not be responsible to help the Cardholder make up the minimum flight condition numbers.
- Cardholders may bring guest(s) subject to a maximum of three guests per booking, which is subject to availability. Guests shall pay applicable rates which Cardholder must charge to his/her Card.
- Green Fee Access to golf clubs may be availed of by any Cardholder subject to a maximum of 1 (one) time in each quarter cannot be carried forward to any other month if not utilized.
- The number of slots available for complimentary golf sessions is limited and is available on a first come first serve basis.
- Weekday bookings requests must be made at least 2 (TWO) working days in advance and Weekend / Holiday bookings requests must be made at least 4 (FOUR) working days in advance by the Cardholder.
- A Cardholder shall be permitted to book a maximum of 14 days in advance and can hold only one booking at a time.
- All other fees are to be borne by the Cardholder(s) and his/her guest(s).

- Golfers must have at least a valid handicap. However, in clubs where handicap is not compulsory on weekdays, Cardholder may be provided assistance for the booking at the golf course on a best effort basis.
- There will be no rain check i.e no carry forward of round due to any inclement weather or for any other reason nor refund of Guest charges or any other charges paid.
- Weekend rates apply for golf games booked on a Saturday / Sunday / Restricted Holiday / Public Holiday as applicable
- Cardholders may be allowed to play in the same flight with a Club Member / other Green Fee paying guests subject to fulfilment of the minimum flight conditions and the Club Member/ other Green Fee paying guest having already made the booking prior to the Cardholders' request. In such cases, Cardholders will not be entitled to take guests.
- A club member cannot make a booking directly at the club and transfer the confirmed tee-time over to the Cardholder.
- All payments for guests must be made upon booking and charged to the IndusInd Bank Platinum Credit Card. All cancellation/ administration charges will be charged to the IndusInd Bank Platinum Credit Card. This would require the principal Cardholders to provide all mandatory information about their credit card to affect the charge as stipulated by IndusInd Bank/Concierge.
- Cancellation Policy - Weekday
 - Cancellation must be made 1 working day in advance prior to tee-off date.
 - The Cardholder will not be allowed to book tee time on the IndusInd Bank Golf Program for that month and the next Calendar month or any part thereof in the case of cancellations made less than 1 full working day before tee-off date or in the cases of no show or late arrivals.
- Cancellation Policy - Weekend
 - Cancellation must be made 1 working day in advance prior to tee-off date.
 - The Cardholder will not be allowed to book tee time on the IndusInd Bank Golf Program for that month and the next Calendar month or any part thereof in the case of cancellations made less than 1 full working day before tee-off date or in the cases of no show or late arrivals.

COMPLIMENTARY GOLF LESSONS IN INDIA

- Cardholders may enjoy complimentary golf coaching lessons at select Driving Ranges in India on Weekdays & Weekends / Holidays.
- Cardholders may bring guests who will be charged applicable walk-in rates.
- A Cardholder may hold only one booking at a time.
- Bookings may be made no more than 14 days in advance and not less than 3 (THREE) working days in advance and shall be subject to availability of coach /Driving Range.
- All payments for the lesson and the green fee must be made on the IndusInd Bank Platinum credit card. This would require the principal Cardholders to provide all mandatory information about their credit card to affect the charge as stipulated by IndusInd Bank/Concierge.
- Rates quotes are not inclusive of taxes and are subject to change without notice.
- Cancellation Policy - Golf Lessons
 - Cancellation must be made 2 working days in advance prior to Lesson date.
 - The following cancellation charges will apply to the Cardholder and his/her guest(s):-
 - 50% of total chargeable amount* will be charged for cancellations made 2 working days before Lesson date.
 - 100% of total chargeable amount* will be charged for cancellations made 1 working day before Lesson date, no-show or late arrivals.
- All bookings are subject to availability.

Note:

*Chargeable amount includes green fee, buggy fee, caddie fee, and insurance at normal published rates at the club where applicable.