

PIONEER Program level Changes effective 1st Jan'2026

Effective 1st Jan'2026, the PIONEER Program will undergo respective changes on features and benefits, aimed at aligning our offerings with evolving client needs and strategic priorities:

I. Introduction of Non-Maintenance Charges (NMC) w.e.f 1st Jan'2026 for all PIONEER clients including existing and newly on boarded

- A Non-Maintenance Charge (NMC) will be applicable for shortfall in group Average Quarterly Balance (AQB) or NRV
- **Charge Structure:** 10% of the shortfall in group AQB requirement, capped at ₹1,200.
- The charge will be the **lower of:**
 - 10% of CASA balance requirement, or
 - 10% of NRV (Net Relationship Value) requirement.
- NMC will be charged to the **group's primary customer**.
- **First NMC charge** will be levied in **Q1 FY'27 (April–June 2026)**, based on AQB maintained in **Q4 FY'26 (Jan–Mar 2026)**.

PIONEER eligibility criteria

Relationship Criteria to be maintained at Group Level	Any one of the criteria mentioned below
AQB (in combination of Current and Savings Account, Group based)	Rs.10 lacs & above
Net Relationship Value* with AQB of Rs.1 lac (group based) (in combination of Current and Savings)	Rs.30 lacs
Net Relationship Value comprises of average relationship value (for last quarter or last 3 months) at a group level across:	Current Account AQB + Savings Account AQB + Fixed Deposits AQB (3 months rolling average) + Mutual Funds' & Investment Products' Original Invested Value (of active investments) + Insurance Premiums (of active policies, single premium policies excluded) + Average Quarterly Balance of IndusInd Bank DP (3 months rolling average)

II. Discontinuation of EazyDiner Prime Membership w.e.f 1st Jan'2026

- New enrolments and renewals for **EazyDiner Prime membership** will be discontinued for PIONEER Program customers.

III. PIONEER Savings and NR Accounts Schedule of Charges w.e.f 1st Jan'2026

- Charges on ECS Return transactions due to Insufficient Balance is being increased from Rs.100 per return to Rs.500 per return

IV. PIONEER Current Accounts Schedule of Charges w.e.f 1st Jan'2026

- Charges on ECS / NACH Return transactions is being increased from Rs.100 per return to Rs.500 per return
- Cheque return inward for financial reasons is being increased from Rs.100 per instrument to Rs.500 per instrument
- Cheque Return Outward for Financial Reasons is now being charged at Rs.100 per instrument

V. Changes to BookMyShow Offer on PIONEER Debit Card w.e.f 1st Mar'2026

- PIONEER Debit card offers Buy One Get One BookMyShow voucher up to Rs.1000 per voucher for movies, 4 per quarter and Rs.1000 per voucher on non-movies, 4 per quarter.
- This is being changed to Buy One Get One BookMyShow voucher up to Rs.750 per voucher for movies, 4 per quarter and Rs.1000 per voucher on non-movies, 4 per quarter.
- Additionally, previously, all 4 vouchers could be redeemed in the same transaction. This is being revised to 1 voucher per transaction per day – that is maximum discount of Rs.750 on movies or Rs.1000 on non-movies in 1 day.

VI. Changes to Lounge Access on PIONEER Debit Card w.e.f 1st Mar'2026

- PIONEER customers will need to carry out min transaction of Rs.3,000 via shopping / payment (excluding ATM transactions) in current quarter to be eligible for complimentary lounge access in the next quarter. The number of lounge access remains the same.

VII. Discontinuation of PIONEER Metal Debit Card Issuance w.e.f 1st Mar'2026

- Issuance and renewals of **Metal PIONEER Debit Cards** for higher NRV clients will be discontinued w.e.f 1st Mar'2026.
- Clients will receive the plastic **PIONEER debit cards**. There is no difference in Program features between the plastic and metal Debit Cards.

Changes implemented and notified to customers:

I. Withdrawal of Companion Lounge Access on PIONEER Debit Card w.e.f 1st July'2025

- Complimentary **guest access** to domestic airport lounges for the **primary cardholder** has been discontinued w.e.f. 1st July'2025
- Add-on account holders** will continue to enjoy lounge access via their individual PIONEER debit cards.

II. Withdrawal of ITC Club Culinaire Membership from PIONEER Heritage Credit Card w.e.f 5th Oct'2025

- ITC Club Culinaire membership** has been discontinued for PIONEER Heritage Credit Card holders, effective **5th Oct'2025**.
- All impacted clients have been duly notified.