



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. 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.

II. 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

III. 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

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

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

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

- PIONEER customers will need to carry out min spend 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 i.e. 3 times per quarter for cardholder only.

VI. Domestic Lounge Access via PIONEER Legacy Credit Card

- Effective **1st April'2026**, spend-based eligibility tracking will be initiated to unlock **complimentary domestic lounge access** starting from the **July 2026 quarter onwards**.
- To unlock **one complimentary domestic lounge visit** in a subsequent quarter, clients will need to spend **₹1.5 lakh in the previous quarter**.

Please [click here](#) for detailed T&Cs.



Kindly note:

- The **number of complimentary domestic lounge visits will remain unchanged.**
- There is **no spend criteria** for lounge access (domestic and international) on the **PIONEER Heritage Credit Card.**
- There is **no change to international lounge access** for the **PIONEER Legacy Credit Card.**

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.

VIII. Complimentary golf games and lessons are undergoing a change for PIONEER Heritage and Legacy Credit Cards w.e.f. 5th Mar'2026

- The bifurcation between **premium golf courses and regular golf courses** will no longer be valid. Any golf course will be capped at a maximum of 4 games and lessons in a month.
- Capping is proposed at a customer level and not at a product level.

Examples:

a) If a customer is holding **Heritage and Pinnacle**, the maximum usage allowed per customer would be 4 games/lessons in a month.

If the customer uses the **Pinnacle card number and registered mobile number combination**, the maximum usage allowed would be **1 game/lesson**. Post this, the customer can use the **Heritage card number and the same registered mobile number** and will be allowed **another 3 games/lessons**.

b) If a customer is holding **Indulge and Heritage**, the customer will be allowed a **maximum of 4 games and lessons in a month**.

c) If a customer is holding **Legacy and Pinnacle**, the maximum usage per customer would be **2 games and lessons in a month**.

If the customer uses the **Pinnacle card number and registered mobile number combination**, the maximum usage allowed would be **1 game/lesson**. Post this, the customer can use the **Legacy card number and the same registered mobile number** and will be allowed **another 1 game/lesson**.

New Entitlement for access to Golf Courses

Golf Course	All Golf Courses and Lessons
PIONEER Heritage	4 in a month
PIONEER Legacy	2 in a month

Complimentary benefits of the Golf Program are subject to a minimum purchases/spends of Rs.25,000 in the last statement generated as per the credit card billing cycle.



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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.

III. Change from Metal to Plastic form factor for Heritage card

- W.e.f. **1st April'2026**, **all renewals, replacements and new issuances** of the **metal variant** of the IndusInd Bank PIONEER Heritage Credit Card will be transitioned to a **plastic variant**.
- Clients will receive a **plastic credit card** for all future renewals, replacements and new issuances from the effective date.
- **All program features and benefits will remain unchanged** between the metal and plastic variants.