

## **PIONEER Program level Changes effective 1<sup>st</sup> Jan'2026**

Effective 1<sup>st</sup> 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 1<sup>st</sup> 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)**.

### **II. Non-Maintenance Treatment for Corporate Salary Clients**

- Non-maintenance charges will not apply to Corporate Salary customers. However, if there is no salary credit of more than ₹2.5 lakh per month for three consecutive months, the account will be converted to a regular PIONEER resident account after due notice. Post conversion, standard non-maintenance criteria will apply.

### **PIONEER eligibility criteria**

<b>Relationship Criteria to be maintained at Group Level</b>	<b>Any one of the criteria mentioned below</b>
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)

### **III. Discontinuation of EazyDiner Prime Membership w.e.f 1<sup>st</sup> Jan'2026**

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

### **IV. PIONEER Savings and NR Accounts Schedule of Charges w.e.f 1<sup>st</sup> Jan'2026**

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

### **V. PIONEER Current Accounts Schedule of Charges w.e.f 1<sup>st</sup> 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

### **VI. Changes to BookMyShow Offer on PIONEER Debit Card w.e.f 1<sup>st</sup> 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 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.

### **VII. Changes to Lounge Access on PIONEER Debit Card w.e.f 1<sup>st</sup> 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.

### **VIII. Discontinuation of PIONEER Metal Debit Card Issuance w.e.f 1<sup>st</sup> Mar'2026**

- Issuance and renewals of **Metal PIONEER Debit Cards** for higher NRV clients will be discontinued w.e.f 1<sup>st</sup> 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 1<sup>st</sup> July'2025**

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



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

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