

## Commission Disclosure

Details of the commission which IndusInd Bank as Corporate Agent is eligible to earn from sale of Insurance (Both Life & Non-Life) are as follows:

### Life Insurance:

Product Category	First Year Commission Range	Renewal Commission Range
Term Plan	2%-40%	0%-5%
Unit Linked Plan	2% -21%	0%-2%
Traditional Plan	20% - 48%	2%-7.5%

### Non-Life Insurance:

The maximum commission or remuneration as a percentage of premium that is allowed for general insurance is as under:

Product Category	First Year Commission Range	Renewal Commission Range
Health insurance	7.5% - 16.5%	15%
General Insurance	10% - 16.5%	NA

*\*Includes annual single premium and multi-year single / regular premium.*

### Notes:

*TP Premium commission to be Nil for 1-3rd year of registration, commission applicable only from 4th year of registration onwards*

*Bank is also eligible productivity bonus from insurers, Additionally, Bank also gets persistency bonus.*

Note: The commission varies depending upon the Product in each category, tenure, amount of premium and premium paying term.

IndusInd Bank Ltd is registered with Insurance Regulatory & Development Authority of India (“IRDAI”) as a Corporate Agent (Composite), IRDAI Registration No. CA0001(Valid till 31-Mar-2028) for distribution of Insurance Products. IndusInd Bank Limited is a Composite Corporate Insurance Agent of **Tata AIA Life Insurance Company Ltd., ICICI Prudential Life Insurance Company Ltd., HDFC Life Insurance Company Ltd., Bajaj Life Insurance Company Limited, SBI Life Insurance Company Ltd., Tata AIG General Insurance Company Ltd., Cholamandalam MS General Insurance Company Ltd, IndusInd General Insurance Company Ltd. and Care Health Insurance Company Ltd.**

The Insurance Contract will be between the Insurers and the Insured and not between the corporate agent and the Insured. IndusInd Bank Ltd (IBL) is a registered Corporate Agent and there is no direct or indirect linkage between the Banking Services offered by IBL and the usage of the insurance product offered by Insurers. Customer’s Participation in insurance product is purely on voluntary basis and IBL is not responsible for any claim, dispute, liability, loss or shortfall resulting from the products offered by Insurers. IndusInd Bank doesn’t underwrite the risk or act as an insurer.

IndusInd Bank Ltd. is not responsible or liable for performance of any obligations under the contract of insurance. Insurance is sold as a stand-alone product and not linked to any of the Banking products. Participation in Insurance is purely on a voluntary basis. Purchase of Insurance is not a pre-condition of availing any of the banking products/services.