





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

Note: The stated documentation is subject to change and is at the sole discretion of IndusInd Bank. For detailed terms and conditions, please log on to www.indusind.com
Terms and conditions apply.

'American Express is a trademark of American Express'
'This Card is issued by IndusInd Bank pursuant to a license from American Express'



IndusInd Bank Iconia American Express® Card
Benefit Guide



ICONIA

An Iconic Credit Card for the evolved

'It is choices that we make and not the chances that we take that make us who we are' - anonymous.

Welcome aboard a world with exclusive offers and features with our new product IndusInd Bank Iconia Card, designed specifically to cater to your lifestyle! Enjoy exclusive tailor-made privileges on Travel, Lifestyle and many more!

Indulge in a unique rewards proposition which redefines the way you benefit! You can now earn accelerated rewards on weekend spends (both Domestic as well as International).

At IndusInd Bank, come get spoilt for choice! Explore new horizons of joy in our ICONIC world.

ICONIC Rewards

Nothing in this world should undermine your social standing. And we take utmost care that the upper crest customers like you deserve superior recognition and status. The IndusInd Bank Iconia Card is an exclusive Card, specially designed to cater to your lifestyle by enabling you to accelerate reward earnings without any sort of restrictions and limitations.

Accrual of Reward Points

Be it business or pleasure, wherever and whenever you choose to use your Card, you will always find your Reward Points increasing. With IndusInd Bank Iconia Card enjoy accelerated reward points on Weekends spends (both Domestic and International)

| | Domestic/International Spends (on ₹100 spend) |
|---------|--|
| Weekday | 1.5 Reward Points |
| Weekend | 2 Reward Points |

1 Reward Point equals ₹1 or 1 Air Mile

Freedom of Reward Points Redemption

Along with accelerated rewards, you will also enjoy the exclusivity of choosing how to get rewarded. Because, with the IndusInd Bank Iconia Card, you are entitled to redeem your reward points for Cash Credit on your Credit Card account or for Air Miles with any of our partner airlines.

*Please visit www.indusind.com for details and Terms & Conditions.

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



ICONIC Life

Rules of trend do not apply to the pioneers of style. And we, at IndusInd Bank, do understand your premium lifestyle requirements and assure you that only the best is served.

With the new IndusInd Bank Iconia Card, you can now unwind and relax, taking a break from the hectic schedule of life. Our Card ensures that stress stays away from you.

You can now slow down and take time out to rejuvenate your senses and energize your mind.

Also enjoy great deals at various avenues of entertainment along with fabulous experiences in dining and spas.

*Please visit www.indusind.com for details and Terms & Conditions.



ICONIC Travel

Travelling around the globe might be your passion or an absolute necessity. Whatever the reason, we make sure that you are treated with care and in accordance to your style.

With the new IndusInd Bank Iconia Card, you can now give up the worries about comfort and convenience during travel as we have taken the responsibility to make travelling a pleasure for esteemed customers like you.

You can also enjoy lounge access in 700+ lounges across the globe, offers on airlines and convenience in hotel reservations

*Please visit www.indusind.com for details and Terms & Conditions.



ICONIC Assistance

Assistance without any understanding is nothing less than playing with the forbearance of the customers. At IndusInd Bank, it is our pleasure to assist our customers at their time of need.

Welcome to the world of IndusInd Bank Iconia Personnel where your personal preferences take precedence.

From making reservations in London and booking 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.

Concierge Service offers you:

Pre-trip Assistance

No more pre-trip worries. Collect all the information you need to know before you go. Our concierge will be glad to provide you with all the information about your destination, like the weather, important landmarks, modes of transport etc.

Flight Booking

To ensure a hassle free journey, the concierge will make all the necessary flight arrangements and help you get to your desired destination.

Exclusive Booking

The concierge shall keep you updated and 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.

Flower and Gift

Need help arranging that special gift or want to send flowers to that special someone? Leave it to the concierge. And get your gift delivered to anyone, anywhere in the world.

For more information please call the Concierge Desk at 1860 267 7777

Or for further details, please refer to the Terms & Conditions section of this booklet.

Conditions apply.



ICONIC Auto Assist

It is believed that the journey is more important than reaching the destination. And we make sure that nothing robs you of this priceless experience.

When on the road, there could be a thousand things that could interrupt your journey. But not when you have the IndusInd Bank assistance. Be it an unwanted flat tire, an unforeseen vehicle breakdown or any other emergency it can now be tackled with Auto Assist.

With your IndusInd Bank Iconia 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 Tire Services - In case of a flat tire, the Auto Assist Service shall arrange for a mechanic to come and repair the flat tire
- Keys Locked Inside - No more getting locked out and stranded all alone. 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 and Medical Assistance

Be safe and worry-free, wherever you go.

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

Auto Assist services are available in Mumbai, Delhi, Bangalore, Pune, Chennai and Kolkata.

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

Conditions apply.



ICONIC Assurance

Sometimes the smooth flow of life is disrupted by unexpected incidents, taking the smartest and even the most prepared by surprise. But, one can always reduce its severity by being prepared in advance.

With the IndusInd Bank Iconia Card, you can leave your worries about fraudulent usage of your Card aside. All you have to do is to allow us to step in when there is an emergency.

Total Protect

'Total Protect' is the first-of-its-kind security program that covers you from unauthorized transactions on your Card at merchant establishments. It covers you for a sum up to the credit limit on your Card and is available on add-on Cards as well.

'Total Protect' covers the following:

- Unauthorized Transactions in case of loss / theft of Card. You'll get 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. Hence, you get insurance to protect yourself against such incidents.

Plus, with the IndusInd Bank Iconia Card, you also get a complimentary Personal Air Accident insurance cover of up to ₹25 Lakhs.

e-Secure Service

"IndusInd Bank e-Secure Service" is a protocol from IndusInd Bank that lets you shop online securely with your existing IndusInd Bank Iconia Card which may be used only on merchant websites that subscribe to services of American Express SafeKeySM security platform. IndusInd Bank

e-Secure confirms your identity through a simple check process when you make online purchases. IndusInd Bank e-Secure Service provides you with a password to protect your online transactions just like you use your PIN at the ATM.

Chip Card

That's not all. To make your IndusInd Bank Iconia Card more secure, we have added an additional level of security in the form of a Chip Card. This makes your transactions much more secure compared to magnetic striped Credit Cards. With IndusInd Bank around to lend you a helping hand, you have very little to worry about.

Please refer to the Terms & Conditions of the applicable insurance policy or visit www.indusind.com.

*Conditions apply.



ICONIC Organiser

It is obvious that being a professional, you don't mix pleasure with business. We understand your outlook towards life and do our utmost to take care of this specific need of yours.

IndusInd Bank Iconia Card provides you with a 360 degree approach to your finances and helps you take your business forward professionally.

Additional Card for Business Expenses

IndusInd Bank offers you double the power than you expect. With this, you can track your business expenses separately and also have a record that segregates 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.

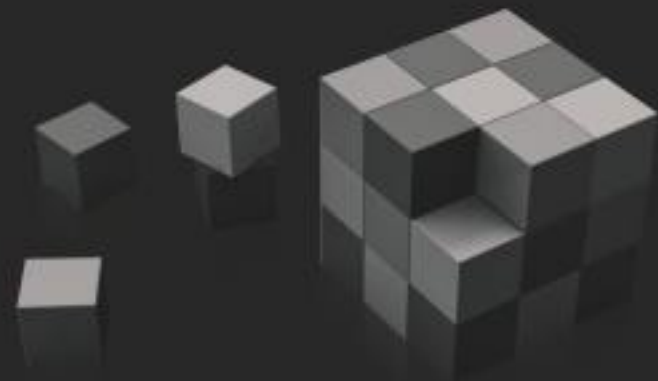
For your additional Card, please call the 24 - Hour Phone Banking Number at 1860 267 7777.

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 Name, Charge Amounts, and Merchant Category along with your own charges and the charges for your business Card or additional Cards.

Please visit www.indusind.com for details and Terms & Conditions.



ICONIC Freedom

In the world of IndusInd Bank Iconia Card there's no limit to exclusivities. One among it is that you can enjoy freedom from fuel surcharge. You will get a waiver of 1% surcharge at any petrol pump across India.

This waiver is applicable for all transactions between ₹400 to ₹4000 only.

*Please visit www.indusind.com for details and Terms & Conditions.



American Express Benefits

Now celebrate each day and treat yourself to exciting offers on Travel, Dining, Shopping, Entertainment and much more only on your IndusInd Bank Iconia Card

American Express Selects®

American Express Selects provides a wide range of special offers exclusively for Cardmembers.

Visit the site to find offers from around the globe in travel, dining, shopping, and entertainment.

To view the current list of offers, visit www.amexnetwork.com/selects

American Express Lounge Access

Unwind in luxury, even before you travel either for Business or leisure.

Experience personalised attention and Wi-Fi connectivity, while you enjoy an array of gourmet snacks and refreshments.

Enjoy 2 complimentary domestic lounge access per quarter on your IndusInd Bank Iconia Amex Credit Card

To know more, please refer to www.indusind.com



Frequently Asked Questions (FAQs)

Why should I take the IndusInd Bank Iconia Card when I already have a premium card from another bank?

Privileges are abundant when it comes to IndusInd Bank Iconia Card. This Card is exclusive and comes loaded with benefits that no other card offers.

- You get access to 600+ international airport lounges through the membership of the Priority Pass Program. A lounge usage fee of US\$ 27 per person per visit would be applicable each time you visit a Priority Pass Lounge and will be charged to your IndusInd Bank Iconia Card.
- You get India's first auto assist service and international concierge service that provides you with travel assistance and concierge assistance, 24-hours a day.
- Your Reward Points on the IndusInd Bank Iconia Card are unique. For reward redemption, you get flexibility to select from two options. You can have a cash credit done on your Credit Card account or you can redeem them for airline miles with partner airlines.
- You also get an additional Card for business expenses which will show your expenses for business separate from personal expenses that will help you for tax and audit purposes.
- As an esteemed IndusInd Bank Iconia Cardholder, you also get a year-end summary of account giving you a snapshot of your spends by month, merchant category, spends on your add-on Cards, etc.
- With the IndusInd Bank Iconia Card, you get 'Total Protect' which is the first-of-its-kind security program that covers you for unauthorized 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 Iconia Card.

Rewards Program

What is the Rewards program on the IndusInd Bank Iconia Card?

The Rewards program is a unique rewards program specially designed to cater to the lifestyle of discerning customers like you. You earn Reward Points when you use the IndusInd Bank Iconia Card.

How different is this from cash back promotions offered by other banks?

The difference is that these accelerated rewards on weekend spends are valid throughout 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 Iconia Card.

When do my Reward Points expire?

All Reward Points earned are valid as long as the IndusInd Bank

Iconia 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 Iconia Card and earn Rewards, which you can redeem against various exciting options.

How do I redeem my Reward Points for direct cash credit?

You can redeem your Reward Points for direct credit into your Card account. It's simple! Check your Card statement every month to see if you have earned more than 500 points - which is the minimum points required for redemption. Call up IndusInd Bank Phone Banking Number mentioned at the back of your Card and request for your redemption.

What are weekday transactions and weekend transactions?

All transactions done on Monday, Tuesday, Wednesday, Thursday, Friday are termed as weekday transactions and all transactions done on Saturday and Sunday are termed as weekend transactions. These transactions will be classified as Weekday/Weekend as per the 'Transaction Date' and will reflect in your Credit Card Account accordingly.

'Transaction Date' is defined as the date on which you swipe your card for a particular transaction

How will reward points accrue on International Spends?

The international spends done on your IndusInd Bank Iconia Card, will be reflected in your Credit Card Account as per Transaction Date, i.e., the Date on which you swipe your card for a particular transaction.

For Example: If the customer, swipes his card for a transaction on 1st Feb, 2013 (Friday), in any country (Eg- Australia, United States etc), and the transaction is settled by the Merchant, the customer will accrue rewards as per a Weekday, i.e., 1.5 Reward Points.

If the customer, swipes his card for a transaction on 10th Feb, 2013 (Sunday), in any country (Eg- Australia, United States etc), and the transaction is settled by the Merchant, the customer will accrue rewards as per a Weekend, i.e., 2 Reward Points.

When will the Reward Points be credited to my account?

The Reward Points will be credited only once the transaction has been settled by the Merchant and the Bank

What if the merchant reverses my transaction?

You will not accrue any Reward Points for a transaction, if it has not been settled or is reversed by the Merchant.

Travel Program

How do I avail the offers under the Travel Program?

To avail the exclusive offers under the 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. The payment would necessarily need to be made on the IndusInd Bank Iconia Card.

What kind of travel services are provided by IndusInd Bank under the Travel Program?

The travel desk at IndusInd Bank is operated by a travel agent and provides all travel related services. Over and above these services, the travel desk will also provide Cardholders with exclusive deals applicable only for IndusInd Bank Iconia Cardholders. The services provided by the travel agent are as under:

- Flight Bookings
- Hotel Reservations
- Foreign Exchange
- Airport Transfers
- 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 Concierge on 1860 267 7777 and we will be happy to answer all your queries.

Concierge Services

What are the advantages of the Concierge Services?

The Concierge Service provides you with 24 hours of assistance, all year through a service provider.

For the IndusInd Bank concierge assistance service you will need to 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 organizing birthday parties, finding a rare gift for that someone special or even for any emergency.

For example, if you need information about a country 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 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. and 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 to take care of the bookings.

Flight Bookings: Your flight bookings whether in India or abroad can be handled by the concierge desk. All you need to do is call the concierge to 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 and 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 favorite restaurant, just call the concierge desk to make the arrangement.

Sports and Entertainment Bookings: If, you want tickets for the finals of FIFA World Cup or even a cricket match 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 it 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 Iconia Card. All you will need to do is fax an authorization 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 authorization 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 liters) to the location where your vehicle is stranded.

Flat Tire Services: In case of a flat tire, the Auto Assist shall arrange for a mechanic to come and repair the flat tire.

Keys Locked Inside: In the case of car keys getting locked inside the car or keys getting misplaced, Auto Assist 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 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 help 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, 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.

What number do I call if I want to use the Auto Assist service?

You need to call the Concierge Service on 1860 267 7777 for Auto Assist.

What all cities is the Auto Assist service available?

The Auto Assist service is available in Delhi, Mumbai, Kolkata, Chennai and Bangalore.

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 especially 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 Iconia Card you can apply for the

additional Card by calling our 24-Hour Phone Banking number.

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 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 and 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 in a month. 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 Card without any prior notice.

Is this waiver applicable on all my petrol purchases made on my IndusInd Bank Iconia Card?

This waiver is applicable on all transactions between ₹400 - ₹4000 only. This waiver is applicable across all petrol pumps in India. Service tax charged on Fuel surcharge will not be reversed and has to be borne by the customer.

Total Protect

What is 'Total Protect'?

Total Protect is the first-of-its-kind card security program that covers you from unauthorized transactions on your Card at merchant establishments. It 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:

- Unauthorized 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 Iconia 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. It is provided absolutely free of cost to all IndusInd Bank Iconia Cardholders.

What steps do I need to follow if I lose my 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 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
- Billing Statement
- Customer Dispute Form
- Attested FIR

Chip Card

What is the IndusInd Bank Chip Card?

IndusInd Bank Chip Card contains an embedded microchip on the face of the Card. The customer data embedded in the microchip is extremely difficult to copy or counterfeit. This chip technology is designed to take security to the next level by giving you a secure environment to transact. For better acceptability across merchants, IndusInd Bank Chip Card will also contain a magnetic stripe on the reverse of the Card to ensure swipe transactions.

What are the benefits of the IndusInd Bank Chip Card?

With the chip technology, all the data that was stored on the magnetic

stripe will be additionally embedded on the chip. A Credit Card with a chip is more secure and reliable than the one with just the magnetic stripe on the reverse of the Card, as it is difficult to copy customer details from an embedded chip. This safeguards the Credit Card from skimming frauds.

How do I use the IndusInd Bank Chip Card?

Making a purchase with the IndusInd Bank Chip Card is easy and secure.

You may see minor differences in how your Chip Card is processed while making purchases. As part of the transition to chip, over the next few years more and more in-store payment terminals will be updated to accept chip enabled Cards. For your convenience, the Chip Card will continue to have the magnetic stripe on the reverse of the Card. This will enable you to use your chip Card at merchants who don't have chip terminals - by swiping your Card and signing the receipt. However, we would urge you to use your IndusInd Bank Chip Card only at the merchant establishments who use Chip terminals, for safety from skimming frauds.

How will I use the IndusInd Bank Chip Card on a chip (POS - point of sale) terminal?

At a chip terminal, you simply:

- Insert your Credit Card into the chip slot.
- When your transaction is completed, remove your Card from the chip slot and take your receipt, sign on the merchant copy and give the same back to the merchant. Retain your copy for future reference.

How will I use the IndusInd Bank Chip Card on a non-chip (POS - point of sale) terminal?

At some merchants your chip Credit Card will be used the same way as your Credit Card with the magnetic stripe:

- The Card is swiped through the EDC machine at the merchant outlet.
- When your transaction is completed, take your receipt, sign on the merchant copy and give the same back to the merchant. Retain your copy for future reference.

How is IndusInd Bank Chip Card different from what I use today?

When you make a transaction at a chip terminal, you insert your chip Card into the terminal. Your IndusInd Bank Chip Card stays in the terminal until the transaction is complete. Transacting with the Card using the chip should be a priority over using the magnetic stripe at the back of the Card, since the security chip makes the transaction more secure.

Will the magnetic stripe be removed from IndusInd Bank Chip Cards?

Chip Cards will continue to have a magnetic stripe on the back. This will ensure that the chip Cards are accepted at merchants and in other countries that have not moved to the chip technology (such as the

United States).

What if the IndusInd Bank Chip Card does not work at a merchant having a chip terminal?

IndusInd Bank Chip Card will work on all terminals at all merchant locations around the world. However, if the chip Card doesn't work at a particular terminal, the merchant will have to do the following:

- Swipe the magnetic stripe at the back of the Card on the chip terminal (This is known as a fallback transaction when the Chip Card inserted in the chip terminal slot doesn't work)
- Please note that we have restricted the number of fallback transactions allowed, to a maximum of three attempts on your Credit Card to minimize the possibility of misuse on your Card. If the number of attempts is exceeded beyond the allowable limit, your Credit Card will be temporarily blocked. You need to call the IndusInd Bank Phone Banking Number: 1860 267 7777 to unblock your IndusInd Bank Chip Card.
- If the Card still doesn't work, the merchant terminal could be faulty. Please request the merchant to use the IndusInd Bank Chip Card at another chip terminal (if possible of another acquiring bank than the one used earlier). If both the above options do not work, please contact us at our 24Hour Phone Banking Number 1860 2677777.

What if my IndusInd Bank Chip Card is lost or stolen?

Please report the loss to us immediately on 1860 267 7777 / +91 22 4220 7777 and our Phone Banking officers will block your Credit Card immediately.

Will my Card number change when I get the new IndusInd Bank Chip Card?

In case of a renewal request, your Card number will not change. However, please note that in case you have any standing instructions for utility and other bill payments on your earlier Credit Card, you will have to contact the respective billers to transfer the instructions to your renewed Credit Card.

In case your Card has been lost or stolen, your Card number will also change. Please note that in case you have any standing instructions for utility and other bill payments on your earlier Credit Card, you will have to contact the respective billers to transfer the instructions to your new Credit Card number.

Can I use the IndusInd Bank Chip Card outside India?

Yes. IndusInd Bank Chip Cards can be used at any merchants around the world where your Credit Card is accepted today.

How does Chip technology work for online and mail order/ IVR (Interactive Voice Response) transactions?

Online transactions will function the same way as they do today.

For online Credit Card transactions, a SafeKey feature is available on your IndusInd Bank Iconia Card, which will enable you to proceed with your transaction in a secure and hassle free manner.

For Mail order and telephone transactions, effective 1st February 2011 a 6-digit OTP (One Time Password) is required and will be applicable for Chip Cards as well.

Can a Chip Card be compromised?

A compromise of your Card means the Card information has been copied and a fraudster is trying to access your account. As of now, we have not observed any compromise of a Chip Card as the security chip makes it difficult to copy the Credit Card details. This would be possible only if you continue to swipe the magnetic stripe of your IndusInd Bank Chip Card at a merchant terminal instead of inserting the Chip Card to complete your transaction.

Which shopping outlets have the chip-enabled terminals?

Most of the merchants have chip-enabled terminals. In case the merchant doesn't have chip-enabled terminal, the card can be swiped for transactions.

Can the Chip Card be used to withdraw cash?

Yes, you will be able to use your Chip Card at the ATM's as usual.

How do I make the payment for the Chip Card usage?

You can make Chip Card payment through online banking/ECS set up on your Bank Account, Cash, Cheque, Net Banking, etc. The process is the same as in case of other IndusInd Bank Credit Cards.

Is the IndusInd Bank Chip Card durable?

The IndusInd Bank Chip Card should withstand normal wear & tear and the Chip should last as long as the Card is valid. However, you should take steps to ensure your Card is protected to ensure longevity.

American Express Benefits

You mentioned exciting offers on Travel, Dining and Entertainment from participating American Express merchants. What do these offers entail?

These offers comprise 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 an IndusInd Bank Iconia Card, will I get these discounts and privileges automatically?

As an IndusInd Bank Iconia Cardholder, you are entitled to all the discounts and privileges offered by the participating American Express merchants. However, you need to specifically ask the participating American Express merchants for the offer to avail the same. You have the choice to make transactions at participating American Express merchants without availing the offers.

If I already have a discount voucher for a particular offer from American Express, can I use it in combination with offers from participating American Express Merchants?

No. The offers made by participating American Express Merchants

cannot be clubbed with any other offer or promotion that any of these merchants may extend to their customers

American Express SafeKeySM

What is American Express SafeKey?

The American Express SafeKey is a Payer Authentication service that adds an extra layer of security when a Cardmember shops online. SafeKey reduces unauthorized online use before it happens by validating the Cardmember's identity with an additional password or unique value.

How does the American Express SafeKey facility work?

The American Express SafeKey provides you with the ability to attach a password to your existing IndusInd Bank Iconia Card to protect your online transactions, just like your PIN at an ATM. Here's how it works:

1. Select the goods or services you want from an American Express SafeKey enabled online store and proceed to the payment page.
2. Enter the payment details requested including your IndusInd Bank Iconia Card number.
3. The online store connects with IndusInd Bank e-Secure service site to check whether your Card is secured with American Express SafeKey .
4. An American Express SafeKey pop-up window will appear on your computer screen showing the merchant name, amount, date, your Credit Card number and the IndusInd Bank welcome message.
5. You are required to check that the details mentioned on the page are correct, and then enter your password. IndusInd Bank will then confirm your identity to the merchant.
6. Your payment will be authorized, the transaction will be completed as usual and your order will be placed.

How does American Express SafeKey protect me?

Since your IndusInd Bank Iconia Card is protected by your personal password, only you can use your Card to make purchases online.

How do I register my IndusInd Bank Iconia Card for the facility?

You need to register for the service through the IndusInd Bank website www.IndusInd.com or you can do so while shopping online.

If you hold an IndusInd Bank Iconia Card, you can register for the facility by entering the Card number, Card expiry date, CSC (the 4 digit number printed on the face of the Credit Card) and date of birth.

Can I register with my IndusInd Bank Iconia Card?

Yes, you can register with American Express SafeKey using your IndusInd Bank Iconia Card. You don't need to apply for a new Card.

What do I do when I'm issued a new Card?

If you have placed a renewal request, your new Card will have the same Credit Card number as before and you don't have to do anything to stay registered.

If, however, your card has been lost or stolen and you have placed a

replacement request, your new credit card will have a different Card number. In such cases, you will need to re-register in the program with your new Card number & details.

Can I register with more than one IndusInd Bank Iconia Card?

Yes, you can register with any of your IndusInd Bank Iconia Card.

Can I register my Cards from other networks with American Express SafeKey?

American Express SafeKey is only offered to protect the IndusInd Bank Iconia Card. For other cards, please check with the relevant service provider.

Do I need any special equipment or software?

All you need is an Internet connection and Internet Explorer 5.0 and above. To find out if your browser is compatible, go to the "Help" menu in the upper right of your browser and select the "About" option. It should tell you what version is installed on your computer.

After I register, how long does it take for American Express SafeKey to start working?

American Express SafeKey is available as soon as your registration is confirmed successful by IndusInd Bank.

What are the terms and conditions for using this service?

The terms and conditions are provided for you to read and accept before you begin to register your IndusInd Bank Iconia Card.

What if I need help to register my IndusInd Bank Iconia Card?

If you need help registering your IndusInd Bank Iconia Card, you can contact the IndusInd Bank Customer Service 1860 267 7777 / +91-22-4220 7777 or email us at premium.care@IndusInd.com

Where can I shop with American Express SafeKey?

Look for the American Express SafeKey mark on participating online stores; this will indicate that the merchant is enrolled for SafeKey.

How will the online store know that I have signed up with American Express SafeKey?

Participating online stores will automatically recognize your IndusInd Bank Iconia Card number if it is registered.

What should I do if I am shopping online and I don't get asked for my American Express SafeKey password?

You can simply enter your payment details as normal and complete your transaction. It may mean that the merchant is not yet enrolled in the American Express SafeKey service. It is recommended that you transact online with trusted retailers only.

What if I forget my password?

If you forget your password, you may reset your password (create a new password) after entering your Credit Card number, and answering the security question that was set by you during registration on the IndusInd Bank website.

What do I do if I think someone has my password?

Please visit the IndusInd Bank website at www.IndusInd.com to change your password immediately.

Can I get the benefit of American Express SafeKey security at online stores that are not participating in the service?

No. However a number of online stores have the service available to them. In the meantime, if online stores you trust is not yet participating, follow safe shopping tips to complete your purchases online.

What happens if I shop at an American Express SafeKey merchant website while I'm not registered for this feature?

You will be prompted for online registration for American Express SafeKey during shopping.

Terms & Conditions

General Terms & Conditions for benefits on IndusInd Bank Iconia Cards

- The benefits under the IndusInd Bank Iconia 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 Iconia Card ("Card") issued in India.
- The IndusInd Bank Iconia 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 & 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 & 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

If you hold an IndusInd Bank Iconia Card, you would need to authenticate yourself by entering your Card number, Card expiry date, CSC (the 4 digit number printed on the face of the Credit Card), date of birth and then create your personal IndusInd e-Secure password.

Thereafter, you can continue shopping on the merchant website.

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 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.

American Express Benefits

- The American Express Benefits are brought to you by American Express GNS (American Express) on a best efforts basis.
- IndusInd Bank and American Express shall not be responsible for, nor do they guarantee the quality of goods and services provided by any of

the participating American Express Merchants 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 honor the offer made under the American Express offers.

- The Program is open for participation to all Cardholders, unless specified, who hold valid and current IndusInd Bank Iconia Card 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 American Express 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 & 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 and Auto Assist

- The Concierge Services and 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 and 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 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.

Rewards Program

- 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 & Conditions of the respective airlines and service providers will apply.

Access to Airport Lounges with Priority Pass

- 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 IndusInd Bank Iconia 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 Iconia Card.
- As a part of the Travel Plus program, 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 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 program without notice.

Travel Plus

Under the Travel Plus program the following benefits are provided to IndusInd Bank Credit Cardholders on specific Terms & Conditions listed hereunder:

- Travel Insurance and access to airport lounges
- The Program is offered by IndusInd Bank at an annual fee of ₹5000 along with applicable service tax.

Travel Insurance

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

| Insurance Cover | Sum Assured Up to |
|-------------------|-------------------|
| Lost Baggage | ₹100,000 |
| Delayed Baggage | ₹25000 |
| Loss of Passport | ₹50,000 |
| Lost Ticket | ₹25000 |
| Missed Connection | ₹25000 |

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:

1. Medical Insurance while travelling internationally - The amount of compensation payable by Insurance Company shall not exceed the sum insured as specified above, in the event the Cardholder incurs medical costs due to illnesses or accidents, including outpatient and inpatient medical expenses, medical aid, therapies and diagnostic test when travelling abroad. The Insurance Company shall also include costs for medical evacuation to India. Medical insurance is available to only such Cardholders who are less than 65 years of age.

2. 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.
3. 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.
4. 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.
5. 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 travelling, 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.

