







IndusInd Bank
PLATINUM AURA EDGE
Credit Card
(for Government
Sector Employees)
Benefit Guide

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

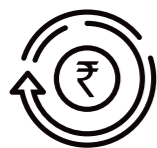


PLATINUM AURA EDGE

(For Government Sector Employees)

One must live every day to the fullest! And a little Extra something makes it just the more fulfilling and fun! Maximize the full perquisite of being a Government Employee now! Help yourself to exclusive yet exquisite buffet of benefits that is bestowed upon you with your IndusInd Bank Platinum Aura Edge Credit Card!

From now on, you will not only live the grand life with the finest of pleasures, but pocket grand savings too!



Get your hands on all the finest luxuries to celebrate life. Do everything you love to your heart's content and Earn cashback on all your spends with your IndusInd Bank Platinum Aura Edge Credit Card.



Get 1% cashback on all Retail spends in every statement cycle. Total Retail Spends of upto ₹10,000 will be eligible for cashback in a statement cycle.

Cashback capped at ₹100 per statement cycle

Let's make every celebration extra special.

*Terms & conditions apply

Cash withdrawal will not be included in retail spends and hence will not be eligible for cashback

CASHBACK BENEFIT





ENTERTAINMENT BENEFITS



Make every evening exciting, entertaining and glamorous! Book your tickets on BookMyShow with your IndusInd Bank Platinum Aura Edge Credit Card and witness the best of entertainment.

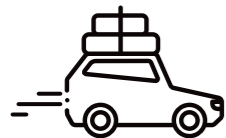


Enjoy one complimentary movie ticket upto INR 200/- on movie bookings via BookMyShow every 6 months in a calendar year.

Hands down, truly blockbuster evenings indeed!

*Visit <https://www.indusind.com/in/en/personal/cards/credit-card.html> for more details.

*Terms & conditions apply
Benefit can be availed only on BookMyShow



We understand your love for travelling to newer and exciting places with your loved ones. With all hands on deck, we make sure that you get a truly mystical experience.



1% Waiver on Fuel Surcharge for Transactions from ₹400 to ₹4000



1% Waiver on Railway Surcharge on Transactions up to ₹5000.

Here's to a Happier Journey!

*Terms & conditions apply

Valid only on bookings via www.irctc.co.in or IRCTC Railconnect App

SURCHARGE WAIVER BENEFIT





INTEREST RATE BENEFIT



There is so much more to life. Make sure you don't miss out on those new adventures and take on new challenges in life without any hassle or worry with your IndusInd Bank Platinum Aura Edge Credit Card.



Enjoy Low Rate of Interest of 2.99% per month

Get the world in the palm of your hands!

*Terms & conditions apply



Never compromise on the comforts and luxuries of life. Live every moment to the fullest, with the finest of things at your arm's length, using your IndusInd Bank Platinum Aura Edge Credit Card.



Convert your transactions into EMI or Outstanding Balances into EMI at just 1.1% rate of interest per month with no processing fee.

Convenience that puts you first.

*Terms & conditions apply

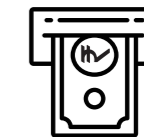
*Not applicable for Point of Sale EMI (Both In-store & E-com)

EMI BENEFIT





OTHER BENEFITS



You should always have the upper hand! At any fun moment in your life or in times of emergencies, your IndusInd Bank Platinum Aura Edge Credit Card will have your back.



Withdraw Cash whenever in need and you will not be charged any Cash Advance fee

Experience the magic of privileges!

*Terms & conditions apply

Frequently Asked Questions (FAQs)

What is IndusInd Bank Aura Edge Government Credit Card?

This card is specifically curated for the Government Sector Employees with rich features like 1% Cashback, Complimentary Movie Tickets and Benefits of Interest Rates on EMI Transactions

What is the limit on 1% Cashback and how will the cashback reflect in the statement?

No cashback will be earned on the total spends above 10,000 in a statement cycle.

Refer below illustration:-

- Total Spends in a Statement Cycle is ₹5000 the cashback will be 1% of ₹5,000 = ₹50
- Total Spends in a Statement Cycle is ₹10,000 the cashback will be 1% of ₹10,000 = ₹100
- Total Spends in a Statement Cycle is ₹15,000 the cashback will be 1% of ₹10,000 = ₹100 (no cashback will be earned on spends which have crossed 10,000 which in this case is ₹5,000)

What is Fuel Surcharge Waiver?

- Waiver of 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.

What is Railway Surcharge Waiver?

- Waiver of 1% Railway Surcharge Waiver on transaction upto ₹5,000. This is applicable on booking via www.irctc.co.in or the IRCTC App
- Maximum Cap on Railway Surcharge is ₹600 per card anniversary year
- 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 railway transactions permitted in a month on the credit card.

What is the ROI on EMI Transaction and Balance on EMI Transaction and How do I avail it?

- The rate of Interest on converting transaction into EMI and Balances into EMI is 1.1% p.m or 13.2% (annually) without any processing fees
- You can convert transaction into EMI by calling up our helpline no - 18602677777 Minimum transaction amount for conversion is ₹2,000
- Minimum Transaction Amount for Conversion is ₹2,000
- Not applicable for Point of Sale transactions (Both In-store & E-com)

Terms and Conditions

General Terms and Conditions for benefits on IndusInd Bank Platinum Aura Edge Credit Cards

- The benefits under the IndusInd Bank Platinum Aura Credit 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 Platinum Aura Edge Credit Card ("Card") issued in India.
- The IndusInd Bank Platinum Aura Edge Credit 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 and 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 and conditions as mentioned herein. The specific terms & conditions of various offers under the Program are set out below.

Visa/MasterCard/Other Network Offers

- The Visa/MasterCard/Other Network are brought to you by Visa/MasterCard/Other Network on a best efforts basis.
- IndusInd Bank & Visa/MasterCard/Other Network shall not be responsible for, nor do they guarantee the quality of goods and services provided by any of the partner merchant establishments ("Partners") in the Visa/MasterCard/Other Network offers program, 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 Visa/MasterCard/Other Network offers.
- The Program is open for participation to all Cardholders, unless specified, who hold valid and current Visa/MasterCard/Other Network Cards 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 Visa/MasterCard/Other Network 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 and 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.

Fuel Surcharge waiver

- Waiver of 1% fuel surcharge is applicable on transaction between ₹400/- to ₹4000/- only

- The waiver is applicable across all petrol pumps in India
- The waiver can be availed only when the payment is made through the Card
- IndusInd Bank reserves the right to impose a cap on the maximum value of fuel transaction permitted in a month on the Credit Card

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:

S No.	Insurance Cover	Sum Assured Upto
1.	Lost Baggage	₹100,000
2.	Delayed Baggage	₹25,000
3.	Loss of Passport	₹50,000
4.	Lost Ticket	₹25,000
5.	Missed Connection	₹25,000

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:

- (i) 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.

- (ii) 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.

- (iii) 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.

- (iv) 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 traveling, 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.