

IndusInd Bank

INDUSIND BANK PLATINUM CREDIT CARD
BENEFITS 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



BELONG TO THE ABSOLUTE FEW



There's the world and then there's you. Now experience the difference, with the IndusInd Bank Platinum Credit Card. A card designed exclusively for the crème de la crème. A premium offering with a comprehensive range of travel, lifestyle and golf benefits. With our IndusInd Bank Platinum Credit Card, keep up to the commitment your lifestyle demands.

We, at IndusInd Bank ("IndusInd Bank"), wish you a warm welcome to our world.

PLATINUM LIFE



It is impossible to overdo luxury. Especially for our Platinum customers.

With the IndusInd Bank Platinum Credit Card, you can be rest assured that only the best is served.

We respect your hard work and understand that at the end of the day, you need something to help you unwind. Let go and relax. The IndusInd Bank Platinum Credit Card helps you do just that. We take the time and stress out of planning your social life.

With the IndusInd Bank Platinum Credit Card, you can slow down and take the time out to rejuvenate your senses and energise your mind.

Indulge in a truly enjoyable experience!

With the IndusInd Bank Platinum Credit Card, you enjoy great deals at various avenues of entertainment.

Please visit <https://www.indusind.com/in/en/personal/cards/credit-card/platinum-visa-credit-card.html> for details.

PLATINUM ORGANISER



Allow us to play a part in taking your business forward, professionally. IndusInd Bank Platinum Credit Card provides you with a 360-degree approach to your finances.

Additional Card for Business Expenses

Mixing pleasure and business was never a good idea. IndusInd Bank offers you double the power that you expect. Track your business expenses separately and have a record segregating 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 167 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 Category, spends on Primary, Business and on any additional cards and payments towards credit cards.

EXCLUSIVE PLATINUM PLATFORM OFFERS



IndusInd Bank in association with its partner Network* gives you a reason to celebrate each day with special offers on your IndusInd Bank Platinum Credit Card. Indulge yourself with the comprehensive travel, dining and entertainment program.

Get great offers and discounts when you travel to your dream destination or dine at an exclusive restaurant with that special someone or simply catch up with your buddies for a movie.

Whatever you do, experience the best!

Please visit www.indusind.com for details.

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

*Network partner can be MasterCard or Visa basis your chosen/preferred partner at the time of application/upgrade.

PLATINUM FREEDOM



With your IndusInd Bank Platinum Credit Card, you get a waiver of 1% surcharge at any petrol pump across India.

This waiver is applicable for all transactions between ₹400 to ₹4,000 only.

At last, freedom from fuel surcharge.

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

PLATINUM ASSURANCE



Unforeseen events often take you by surprise. When in an emergency, allow us to step in. With the IndusInd Bank Platinum Credit Card, you can leave your worries about fraudulent usage of your card aside.

Now your IndusInd Bank Platinum Credit Card also has an additional level of security in the form of an EMV chip. This makes your transactions much more secure compared to a magnetic striped credit card.

'Total Protect' is the first-of-its-kind security program that covers you for unauthorised transactions on your card at merchant establishments. 'Total Protect' covers you for a sum up to the credit limit on your credit card and is available on add-on cards as well. 'Total Protect' covers the following

- Unauthorized Transactions in case of loss or theft of Card: We provide an insurance cover up to 48 hours prior to you 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 Platinum Credit Card offers you insurance to protect yourself against such incidents.

With the IndusInd Bank Platinum Credit Card, you also get a complimentary Personal Air Accident insurance cover of up to ₹25 lacs.

With IndusInd Bank around to lend you a helping hand, you have very little to worry about.

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

PLATINUM REWARDS



Sophisticated and loyal customers like you deserve superior recognition and status. The Rewards program on your IndusInd Bank Platinum Credit Card is exclusive. It is specially designed to cater to your lifestyle, enabling you to enjoy the power and freedom of maximum flexibility and access without restrictions and limitations imposed by other programs.

Accrual of Reward Points

Watch your reward options grow by using your card for business or pleasure wherever and whenever you choose. For every ₹150 spent on your IndusInd Bank Platinum Credit Card, you get 1.5 Reward Points.

Redemption of Reward Points

We understand your need for choice and have tailored our redemption options to provide you with the following:

- Cash credit in the ratio of 1 Reward Point = 0.65 of cash value (effective 15th March, 2022)
- Airline miles on partner airlines
- Online Shopping portal.

Please visit www.indusmoments.com for more details

Conditions apply. For further details, please refer to www.indusind.com

FREQUENTLY ASKED QUESTIONS (FAQS)

Why do I take the IndusInd Bank Platinum Credit Card when I already have a Platinum card that is free for life?

Privileges are abundant when it comes to a Platinum card. The IndusInd Bank Platinum Credit Card is exclusive and comes loaded with benefits that no other card offers.

- With the IndusInd Bank Platinum Credit Card, you get exclusive deals on car rentals.
- Your reward points on the IndusInd Bank Platinum card are unique. You get 1.5 points for ₹150 spent on the card. You can redeem these points for various exciting options.
- With the IndusInd Bank Platinum Credit Card, in addition to 5 add-on cards, you also get an additional card for business expenses which shall show your expenses for business separate from personal expenses that shall help you for tax and audit purposes.
- As an esteemed IndusInd Bank Credit Cardholder, you also get a year-end summary of accounts giving you a snapshot of yours spends by month, merchant category, spends on your add-on cards, etc.
- With the IndusInd Bank Platinum Credit Card, you get 'Total Protect' which is the first-of-its-kind security program that covers you for unauthorised 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 Platinum Credit Card.

Visa/MasterCard/Other Network Offers

You mentioned a comprehensive travel, dining and entertainment program. What does the program offer?

The Visa/MasterCard/Other Network offers are brought to you by Visa/MasterCard/Other Network International and comprises 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 a IndusInd Bank Platinum Credit Card, will I get these discounts and privileges automatically?

As a IndusInd Bank Platinum Credit Cardholder, you are entitled to all the discounts and privileges offers by the Visa/MasterCard/Other Network program. However, you need to specifically ask the Visa/MasterCard/Other Network Program Partner for the offer to avail the same. You have the choice to make transactions at Visa/MasterCard/Other Network Program Partner outlets without availing the offers.

If I already have a discount voucher for a particular Visa/MasterCard/Other Network Program Partner, can I use it in combination with the Visa/MasterCard/Other Network offer?

No. The offers made under the Visa/MasterCard/Other Network Platinum offers program cannot be clubbed with any other offer/ scheme or promotion that any of the Program Partners may extend to its customers.

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 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 Platinum Credit Card you can apply for the additional card by calling our 24-Hour Phone Banking number at 1860 267 7777.

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 financial 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 & 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. 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 credit card without any prior notice.

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

This waiver is applicable on all transactions between ₹400 - ₹4000 only. This waiver is applicable across all petrol pumps in India. This waiver can be availed only when payment is made using IndusInd Bank Credit Card.

Total Protect

What is 'Total Protect'?

Total Protect is the first-of-its-kind card security program that covers you for unauthorised transactions on your card at merchant establishments.

Total Protect 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:

- Unauthorised 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 Platinum Credit 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. This facility is provided absolutely free of cost to all IndusInd Bank Credit Cardholders.

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

Rewards Program

What is the Rewards program on the IndusInd Bank Platinum Credit Card?

The Rewards program is a unique rewards program specially designed to cater to the lifestyle of discerning customers like you. Reward Points on the IndusInd Bank Platinum Credit Card shall be accumulated @ 1.5 Reward Points per ₹150 spent.

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

The difference is that these Reward Points are valid across 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 Platinum Credit Card.

When do my Reward Points expire?

All Reward Points earned are live till the IndusInd Bank Platinum Credit Card 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 Platinum Credit Card and earn Rewards which you can redeem against various exciting options.

EMV Chip and PIN

What is EMV Chip & PIN Credit Card?

An EMV Chip & PIN Credit Card is a Credit Card with an embedded microchip. This microchip stores the Card member information and the PIN in an encrypted format. This PIN is known only to the Cardholder thus providing enhanced security against possible misuse. The EMV Chip & PIN is a superior level of security on your Credit Card, in line with best global practices. It thus provides an additional layer of safety against counterfeit and skimming related fraud.

How will the EMV Chip & PIN Credit Card work?

When you use an EMV Chip & PIN Credit Card at a POS terminal which is enabled for PIN Transactions, the POS machine will prompt you to enter a 4-digit PIN.

Once you enter the correct Credit Card PIN in the terminal, your transaction will be approved.

Please follow the below process for a successful transaction:

Step 1: The merchant inserts your Credit Card in the Card slot at a PIN enabled POS terminal and enters the transaction amount

Step 2: The POS machine prompts for a 4-digit PIN to be entered by the Cardholder.

Step 3: On entering the correct Credit Card PIN in the machine, the transaction is approved.

At POS terminals, which do not support the PIN authentication, your EMV Chip Credit Card needs to be inserted in the Chip slot and your transaction will be completed as it is done today.

At POS terminals, which do not support an EMV Chip Credit Card, the Card can be swiped at the merchant terminal and your transaction will be completed as it is done today.

Will I need to enter PIN at every POS terminal(s) be it Domestic or International?

If the POS terminal (Domestic or International) is enabled for PIN authentication, you will be asked to enter your PIN for successful completion of your transaction.

What if I enter an incorrect PIN?

You will be given 3 attempts to enter the correct PIN, post which your PIN will be blocked and your transaction will get declined.

You can reset a new 4-digit PIN of your choice instantly on IndusMobile App or by logging on to the IndusInd Bank NetBanking Portal – IndusNet.

Alternatively, you can call the helpline number at 1860 267 7777 to generate a new PIN on the IVR.

What if I have forgotten my PIN?

If you have forgotten your PIN, then you can reset a new 4-digit PIN of your choice instantly on IndusMobile App or by logging on to the IndusInd Bank

NetBanking Portal – IndusNet.

Alternatively, you can call the helpline number at 1860 267 7777 to generate a new PIN on the IVR.

How will I receive my PIN?

At the time of issue of your EMV Chip & PIN Credit Card, your PIN will be dispatched to you separately. Please use this PIN at POS terminals to complete your transactions and at the ATM to withdraw cash.

Will I receive my Credit Card plastic and PIN together?

No, the Credit Card and the PIN will be dispatched to you separately.

Can I use this PIN for Cash withdrawals as well?

Yes, you can use the same PIN for cash withdrawals as well.

How can I change my PIN?

You have the following options to reset your PIN:

Option 1: You can reset a new 4-digit PIN of your choice instantly on IndusMobile App or by logging on to the IndusInd Bank NetBanking Portal – IndusNet.

Option 2: You can call the helpline number at 1860 267 7777 to generate a new PIN on the IVR.

I have two Add-on Credit Card(s), will they also get EMV Chip & PIN Credit Card?

Yes, all linked active Add-On Cardholders will also be issued an EMV Chip & PIN Credit Card.

Will the PIN be different for the Add-on Credit Card holders?

Yes, the Add-on Credit Card(s) will have a different PIN.

If the Add-on Credit Card holder has forgotten or lost their PIN, can they use the Primary Credit Card holder PIN to complete the transaction?

No, the Add-on Card holder needs to enter their own PIN. The transaction will get declined if they use any other PIN.

TERMS & CONDITIONS

GENERAL TERMS AND CONDITIONS FOR BENEFITS ON INDUSIND BANK PLATINUM CREDIT CARDS

- The benefits under the Platinum 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 Credit Card ("Card") issued in India
- The IndusInd Bank Platinum 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 honour 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 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.
- Service tax levied on fuel surcharge (if any) will not be waived and will need to be borne by the cardholders

REWARDS PROGRAM

- For every ₹150 spent on the Card, IndusInd Bank shall award 1.5 Reward Points.
- 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 and Conditions of the respective airlines and service providers will apply.

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:

- 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.
- 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.
- 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.
- 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.