



iñtermiles

IndusInd Bank

INTERMILES INDUSIND BANK
ODYSSEY CREDIT CARD BENEFIT GUIDE



INTRODUCING INTERMILES,
YOUR **REWARD CURRENCY**



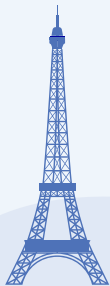
At IndusInd Bank, we believe that money isn't the only thing. Travel and lifestyle enthusiasts like you look beyond the ordinary and aspire for the finer things in life. You need something that helps you in living a great life. Introducing the InterMiles IndusInd Bank Odyssey Credit Card, a card that rewards you not with money or reward points but with InterMiles, a currency that can elevate your experiences. Launched in association with InterMiles, you can accumulate miles, wherever you go. The InterMiles programme is built to reward you for every journey of life. As a member, you have access to a wide network of over 150 travel and lifestyle partners. You earn miles across everything- from flight and hotel bookings, to shopping, dining and more. You can then redeem your miles for flights across airlines, free stays at hotels, fuel or for shopping for your favourite products at the InterMiles Reward Store. A unique feature of this card is that you get rewarded with additional InterMiles for your spends on weekends. In addition, you can also enjoy exclusive, tailor-made privileges on golf, travel, lifestyle and much more.

Security is paramount and the InterMiles IndusInd Bank Odyssey Credit Card is equipped and compliant with the latest security features. With simplicity of use, this makes certain that you and your card stay protected.

Your InterMiles IndusInd Bank Odyssey Credit Card treats you to the best of two worlds. It entitles you to enjoy the Visa offers as well as advantages of American Express®.

So, prepare yourself to get pampered and explore new horizons of joy in the world of InterMiles IndusInd Bank Odyssey Credit Card.

*Terms & conditions apply





WELCOME
BENEFITS

With InterMiles IndusInd Bank Odyssey Credit Card you get a complimentary membership to InterMiles- the most rewarding travel and lifestyle programmes offered by InterMiles. You will be enrolled in the "Silver" tier of InterMiles subject to revision under the InterMiles tier program.

We welcome you to the InterMiles IndusInd Bank Odyssey Credit Card programme with:

- i. 15000 InterMiles which will be credited to your InterMiles membership account.
- ii. Get a one-time discount voucher valid on bookings made on intermiles.com.

On each anniversary, you will get rewarded with 5000 InterMiles and a One-time discount valid on bookings made on intermiles.com. All welcome and renewal benefits accrue only upon payment and settlement of joining fees and renewal fees respectively.

As an InterMiles Silver member, enjoy these 3 benefits during the term of your Tier status:

- 25% Tier Bonus miles for all your activities on intermiles.com.
- Complimentary seat-select on a flight*
- Complimentary in-flight meal on a flight*

*Flight benefits are available for travel within India and when booked on intermiles.com

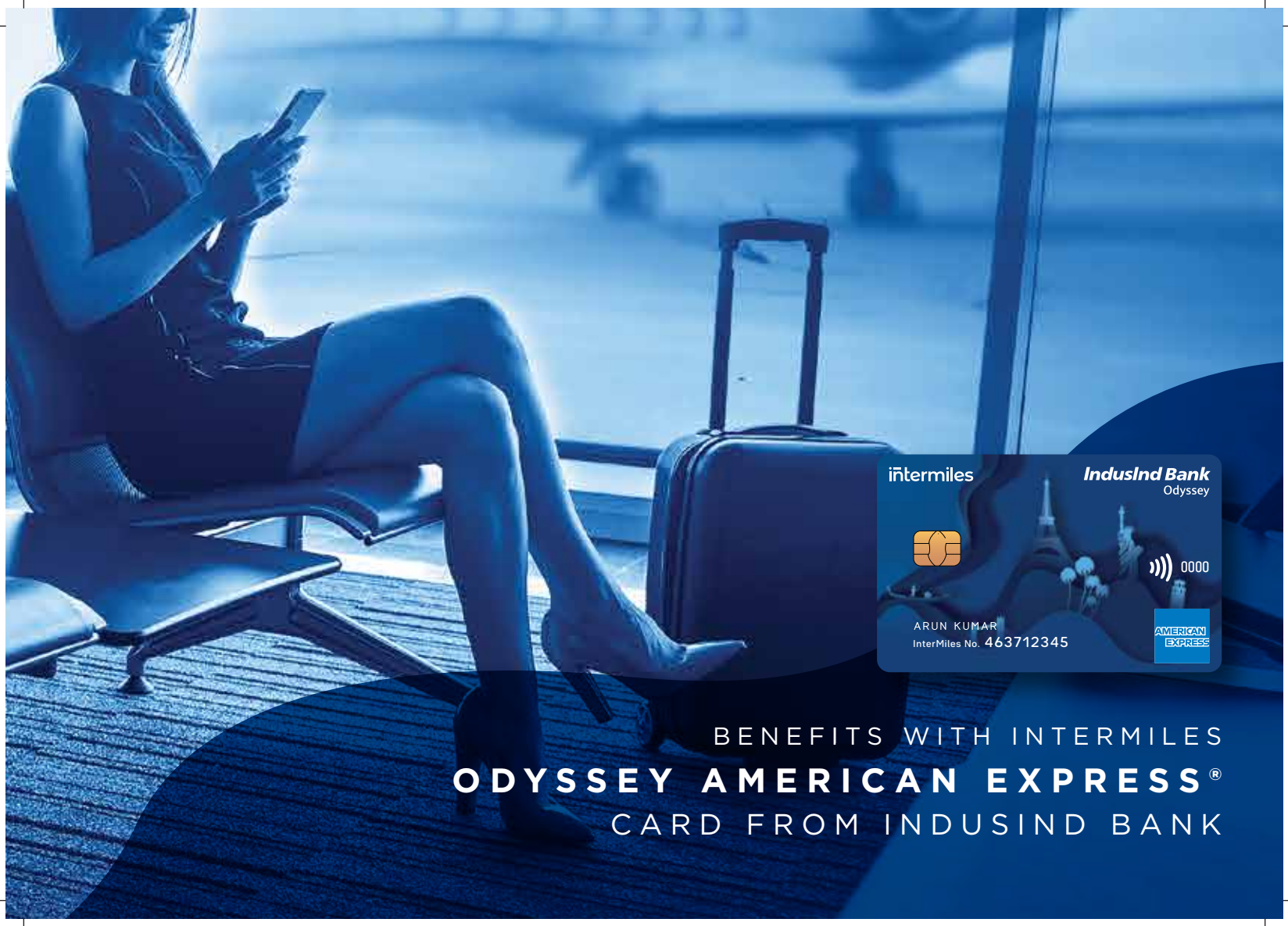
And that's not all! You continue to enjoy benefits like Tier Bonus, Excess Baggage Allowance and more when flying on Etihad Airways.

For more information visit intermiles.com

InterMiles Platinum tier members will not be charged with joining/annual fees till they maintain their InterMiles Platinum tier i.e. at the time of joining and at the time of anniversary date, the InterMiles member should be an InterMiles Platinum tier member.

*Terms & conditions apply





iTermiles

IndusInd Bank
Odyssey



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InterMiles No. 463712345



BENEFITS WITH INTERMILES
ODYSSEY AMERICAN EXPRESS®
CARD FROM INDUSIND BANK

Earning InterMiles

Now get rewarded with InterMiles not only when you book flight and hotel stays on InterMiles website but also when you shop, dine out or party. Be it business or pleasure, wherever and whenever you choose to use your InterMiles Odyssey American Express® Card from IndusInd Bank, you will always find yourself getting rewarded with InterMiles. You can earn InterMiles for your spends across 150+ partners like Amazon, Flipkart, BigBasket, Bookings.com, IOCL and more. These InterMiles will be credited to your InterMiles membership account mentioned on your Credit Card.

Now get even more InterMiles on any spends done on weekends. Your InterMiles Odyssey American Express® Card from IndusInd Bank gives you an opportunity to earn additional InterMiles, as high as 12 InterMiles per ₹100 spent.

Category	Day of Spend	InterMiles Earning per ₹100
Spends on www.intermiles.com/flights	on weekend	12
	on weekday	8
All other spends	on weekend	6
	on weekday	4

*Utility, Insurance, Government Services/Charges/Payments, Educational institute fees will earn 1 InterMile per ₹100 spent.

You can earn InterMiles on spends capped at 75,000 InterMiles per year. If you'd like to continue earning InterMiles beyond this limit, you can avail of the service by paying an uncapping annual fee of ₹10,000 plus applicable GST.

*Terms & conditions apply





BENEFITS WITH INTERMILES
ODYSSEY AMERICAN EXPRESS®
CARD FROM INDUSIND BANK

Now celebrate each day and treat yourself to exciting offers on Travel, Dining, Shopping, Entertainment and much more only on your InterMiles Odyssey American Express® Card from IndusInd Bank.

American Express® Lounge Access

Enhance your travel experience with exclusive access to dedicated lounges at airports. Experience personalized attention and Wi-Fi connectivity, while you enjoy an array of gourmet snacks and refreshments. For more details visit- www.indusind.com

American Express® EPAY

American Express® EPAY simplifies the way you pay your utility bills such as electricity, gas, mobile, DTH, and insurance premiums. With automatic payments through 'AutoPay', your payments become easier and faster. You don't have to worry about due dates, writing cheques, or standing in long queues. To enjoy faster bill payments and to register, please visit <https://payments.billdesk.com/ubp/axpags/index.jsp>

American Express® Connect

Connect to a world of exceptional lifestyle benefits! American Express Connect offers Cardholders an exclusive range of special offers across categories such as travel, hotels, dining, retail and online shopping. To view the current list of offers, please visit <https://www.americanexpress.com/in/network>

American Express® ezeClick

Make your online shopping faster, smarter, and more secure! American Express® ezeClick is a faster, smarter and secure online payment solution. For all your online transactions, you don't need to enter your card details every time. Just shop using a single user ID and enhance and protect your online shopping experience like never before. To simplify online shopping and to register, please visit <https://www.ezeclick.com/amexezeclick/in/welcome>

*Terms & conditions apply





BENEFITS WITH INTERMILES INDUSIND BANK
ODYSSEY VISA CREDIT CARD

Earning InterMiles

Now get rewarded with InterMiles not only when you book flights and hotel stays on InterMiles website but also when you shop, dine out or party. Be it business or pleasure, wherever and whenever you choose to use your InterMiles IndusInd Bank Odyssey Credit Card, you will always find yourself getting rewarded with InterMiles. These InterMiles will be credited to your InterMiles membership account mentioned on your Credit Card.

Now get higher InterMiles on any spends done on weekends. Your InterMiles IndusInd Bank Odyssey Visa Credit Card gives you an opportunity to earn enhanced InterMiles, as high as 6 InterMiles per ₹100 spent.



Category	Day of Spend	InterMiles Earning per ₹100
Spends on www.intermiles.com/flights	on weekend	8
	on weekday	6
All other spends	on weekend	4
	on weekday	3

*Utility, Insurance, Government Services/Charges/Payments, Educational institute fees will earn 1 InterMile per ₹100 spent.

You can earn InterMiles on spends capped at 75,000 InterMiles per year. If you'd like to continue earning InterMiles beyond this limit, you can avail of the service by paying an uncapping annual fee of ₹10,000 plus applicable GST.

Visa Offers

Now celebrate each day with special offers on your InterMiles IndusInd Bank Odyssey Visa Credit Card. IndusInd Bank in association with Visa gives you a reason to indulge with the comprehensive travel, dining and entertainment program.

Get great offers and discount 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.

*Please visit www.indusind.com for details and terms & conditions.

*Terms & conditions apply



The image shows the interior of a private jet, featuring a plush leather seat, a polished table, and several oval windows. The entire scene is bathed in a deep blue light, creating a sophisticated and luxurious atmosphere. The text is overlaid on the bottom portion of the image.

INTERMILES
BENEFITS

TRAVEL
BENEFITS BY
INDUSIND BANK

InterMiles Benefits

Avail exclusive benefits whenever you make bookings using your InterMiles IndusInd Bank Odyssey Credit Card on www.intermiles.com.

Accelerated Earnings on Etihad Airways (on spends of INR 100)	on weekend	7.5 InterMiles
	on weekday	10 InterMiles
Discount on Eco Class tickets booked on Etihad Airway		5%
Discount on Business Class tickets booked on Etihad Airways		10%

*Please visit www.indusind.com for details and terms & conditions

You can redeem your InterMiles through the following options:

- Redeem your InterMiles towards flights across 250 airlines to over 8000 destinations worldwide and hotels on intermiles.com
- Redeem your InterMiles for free fuel at IOCL.
- Redeem your InterMiles across categories like Electronics, Gift Vouchers, Raffle Contest, Experience and 10 other categories on Reward store at www.intermiles.com

Log into your InterMiles membership account on intermiles.com for redemption of miles

Travel Benefits

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.

We offer you the standard membership of Priority Pass program that gives you access to 600+ lounges across the world. We also present to you the Travel Plus program - a unique travel assist program specially designed for international travellers.

With this program, you enjoy a host of travel benefits as under:

- You enjoy waiver of lounge usage charges at Priority Pass lounges outside India which may be up to \$27 for a maximum of 8 usages per year.
- Extensive international travel insurance benefit with which you can travel without any worries. The Travel Plus program comes with an additional annual charge. To enrol or to know more about Travel Plus program, please call our dedicated 24 Hour Phone Banking Number at 1860 267 7777

*Terms & conditions apply





GOLF
PRIVILEGES

InterMiles IndusInd Bank Odyssey Credit Card not only takes care of your travel requirements but also brings you comprehensive golf benefits.

As an esteemed cardholder, you are invited to enjoy complimentary Green Fees specially hosted for you* at some golf courses across the country. In addition, the specially designed golf program also provides you with the opportunity to learn or improve your golf game under the watchful eyes of highly qualified golf instructors as the golf lessons are specially hosted for you*.

*Please visit www.indusind.com for details and terms & conditions.

*Terms & conditions apply





LIFESTYLE
PRIVILEGES

At IndusInd Bank, we understand the requirements of your lifestyle and hence your Card helps you to relax and unwind.

With InterMiles IndusInd Bank Odyssey Credit Card, you can slow down and take the time out to rejuvenate your senses and energise your mind with exclusive entertainment, dining and spa offers.

Being an InterMiles IndusInd Bank Odyssey Cardholder, your Card treats you to premium offers across the finest hotels, restaurants, spas and retail outlets in key locations across country. You can enjoy great deals at various avenues of entertainment with your Card.

*Please visit www.indusind.com for details and terms & conditions.

*Terms & conditions apply.



A man in a dark suit, white shirt, and patterned tie stands in a field. He is holding a briefcase in his right hand and a smartphone in his left. The background is a bright, hazy landscape with a large, curved white object, possibly a piece of machinery or a structure. The entire image has a blue color cast.

**BUSINESS
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. InterMiles IndusInd Bank Odyssey Credit Card provides you with a 360 degree approach to your finances and helps you take your business forward professionally.

Additional Card for Business Expenses

Mixing pleasure and business was never a good idea. Therefore, IndusInd Bank offers you double the power that 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. All expenses done on business card will accrue InterMiles with same earn rate. 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 spends 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.

*Terms & conditions apply





CONCIERGE

At IndusInd Bank, we believe that the life of a flamboyant person is not that simple. There is so much one has to do to maintain all that their lifestyle demands. We understand all your lifestyle needs. Your InterMiles IndusInd Bank Odyssey Credit Card offers you Concierge Service. With this service, our assistance will take care of your demand, 24x7, through Concierge Service. A team of global experts will make sure that your needs are well taken care of and that your every wish is fulfilled.

We Offer You:

Pre-trip Assistance

Drop your pre-trip worries. Get information and details on weather, landmarks, modes of transport etc.

Reservations

Let the Concierge handle your reservations and make all the arrangements in the finest hotels across the world to ensure you have a pleasurable and comfortable stay.

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.

Sports & Entertainment

Be it the FIFA finals or strawberry and cream at Wimbledon, we will make sure you don't miss out on your favourite sport or event.

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.

Personal Flower and Gift

Get your gifts delivered to anyone, anywhere in the world. Swiss watches, French wine, or be it anything; we make sure your loved ones have it delivered to them.

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

*Terms & conditions apply





ASSURANCE

Being a self-made individual, there's no doubt that you are always alert. But life is infamous to catch even the most intelligent of people off-guard. But, technology always finds a way to diminish such impacts.

Your InterMiles IndusInd Bank Odyssey Credit Card is also technologically equipped to provide you a worry-free experience. This unique card comes with an additional level of security in the form of an EMV chip. With this technology, it makes your transactions much more secure compared to a magnetic striped Credit Card.

It comes with 'Total Protect' - the first-of-its-kind security programme 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 Credit 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 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. Hence, you get insurance to protect yourself against such incidents.

What's more, with the InterMiles IndusInd Bank Odyssey Credit Card, you also get a complimentary Personal Air Accident insurance cover of up to ₹25 lakhs. 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.

*Terms & conditions apply





**AUTO
ASSIST**

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

You can now call for help 24 hours, all 365 days.

- Roadside Repair - Be it mechanical or electrical, your vehicle's breakdown can now be fixed
- Emergency Fuel Supply - Get fuel at your stranded location
- Flat Tyre Services - In case of a flat tyre, the Auto Assist Service shall arrange for a mechanic to come and repair the flat tyre
- Keys Locked Inside - No more getting locked out and stranded all alone on a lonely road. 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

Freedom from Fuel Surcharge

Your InterMiles IndusInd Bank Odyssey Credit Card is adorned with exclusivities. One among it is, freedom from fuel surcharge. You will get a waiver of fuel surcharge* at any petrol pump across India. Please note that this waiver is applicable for all transactions between ₹400 to ₹4000 only.

*Please visit www.indusind.com for details and terms & conditions.



General Frequently Asked Questions (FAQs)

Why do I take the InterMiles IndusInd Bank Odyssey Credit Card when I already have other super premium Card?

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

- Your InterMiles earning rate on the InterMiles IndusInd Bank Odyssey Credit Card is unique. Now get rewarded with InterMiles not only when you fly InterMiles but also when you shop, dine out or book hotels. Get enhanced InterMiles when you transact with your InterMiles IndusInd Bank Odyssey Credit Card on weekends.
- You also get access to 700+ international airport lounges through the membership of the Priority Pass Program. A lounge usage fee of USD 27 per person per visit would be applicable each time you visit a Priority Pass Lounge and will be charged to your InterMiles IndusInd Bank Odyssey Credit 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.

- 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 an year end summary of accounts giving you a snapshot of your spends by month, merchant category, spends on your add-on Cards, etc.
- With the InterMiles IndusInd Bank Odyssey 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 InterMiles IndusInd Bank Odyssey Credit Card.

What is the maximum number of InterMiles that I can earn on my InterMiles IndusInd Bank Odyssey Credit Card in a year?

There is a cap of maximum 75000 InterMiles that you can earn in an year on InterMiles IndusInd Bank Odyssey Credit Card. Welcome bonus InterMiles and annual bonus InterMiles are not included in this maximum limit. However, you can earn unlimited InterMiles with additional annual fee of ₹10,000 per annum.

InterMiles Program

What is InterMiles?

InterMiles are loyalty points that you earn as a InterMiles member. Intermiles is the most rewarding Travel and Lifestyle programme.

The InterMiles programme is built to reward you for every journey of life. As a member, you have access to a wide network of over 150 travel and lifestyle partners. You earn miles across everything- from flight and hotel bookings, to shopping, dining and more. You can then redeem your miles for flights across airlines, free stays at hotels, fuel or for shopping for your favourite products at the InterMiles Reward Store.

What is InterMiles Membership?

InterMiles is the loyalty and rewards program of InterMiles and the membership to this program is complimentary.

How can I access my InterMiles account?

You can access InterMiles account through www.intermiles.com and log in with your InterMiles membership number and password. For more details, please dial in at InterMiles service center on 91 842289 3333.

When will the InterMiles earned on spends get Credited to my InterMiles account?

All InterMiles that you earn by using your InterMiles IndusInd Bank Odyssey Credit Card will be transferred automatically to InterMiles account within 2 days of your valid transaction.

Welcome Bonus of 15000 InterMiles and Annual Bonus of 5000 InterMiles (from second year) will be Credited to your InterMiles account within 15 days of settlement of joining fees and annual fees respectively.

How do I redeem my InterMiles?

You can redeem InterMiles by logging in to your InterMiles account on www.intermiles.com or by contacting the InterMiles Service Center.

- Redeem your InterMiles towards flights and hotels at www.intermiles.com/flights
- Redeem your InterMiles across categories like Electronics, Gift Vouchers, Raffle Contest, Experience and 10 other categories on Reward store at www.intermiles.com

When do my InterMiles expire?

InterMiles will be valid as per the terms and conditions of the InterMiles programme and as updated from time to time on www.intermiles.com.

What are weekday transactions and weekend transactions?

All transactions done on Monday, Tuesday, Wednesday, Thursday and Friday are termed as weekday transactions and all transactions done on Saturday and Sunday are termed as weekend transactions.

Golf Offer

How should I proceed with Golf course booking?

Golf course booking is very simplified at IndusInd Bank. Just call us at 1860 267 7777 and the concierge desk will do the bookings for you.

Can I do the booking directly by contacting the Golf Course?

No, booking cannot be done directly by contacting the Golf Course. You have to place the booking request at concierge desk.

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 using InterMiles IndusInd Bank Credit Card.

How can I enroll for 'Travel Plus' Program? Is there an additional charge for the Travel Plus programme?

For enrollment please call us at 1860 267 7777. There is a nominal annual enrollment fees of ₹5000 per Card.

Does the fee of ₹5000 per annum for the Travel Plus program cover my add-on Cardholders as well?

No, the fee of ₹5000 per annum is applicable per Card basis. There would be an additional fee of ₹5000 per annum per Card if you wish to enroll your add-on Cards into Travel Plus program.

If I visit a Priority Pass lounge in India, is it free under the Travel Plus program?

No, visits to any lounge in India will be charged at USD 27 (or applicable rates) per person per visit

Do the 8 complimentary visits to Priority Pass lounges include visits made by my family members?

No, visit to the lounges by your family members will be charged at USD 27 (or applicable rates) per person per visit.

If I have enrolled for the Travel Plus program, do I get any insurance papers?

No, you do not get any insurance papers. In case of the event that you require to file a claim, you can call us at 1860 267 7777 and place your request

If I choose not to enroll for the Travel Plus, can I still visit the Priority Pass lounges?

Yes, as a InterMiles IndusInd Bank Odyssey Credit Cardholder, you get complimentary standard membership of Priority Pass program. You can call us at 1860 267 7777 and request for your Priority Pass. A lounge usage fee of USD 27 per visit per member for the Cardholder and the guests will be charged to your InterMiles IndusInd Bank Credit Card subsequent to your visit.

Concierge Services

What are the advantages of the Concierge Services?

The Concierge Service provides you with 24 hours of assistance, all year through a concierge service provider. The service can be thought of as your personal assistant, a friend, who you can call for any request either for organising 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 we 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 favourite 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.

But, 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 InterMiles IndusInd Bank Credit Card. All you will need to do is fax an authorisation 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 authorisation 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 litres) to the location where your vehicle is stranded.

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

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 and 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 Bengaluru.

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 InterMiles IndusInd Bank Odyssey Credit 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.

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.

Visa Offers

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

The Visa offers are brought to you by Visa Network 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 InterMiles IndusInd Bank Odyssey Credit Card, will I get these discounts and privileges automatically?

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

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

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

Fuel Surcharge

Is this waiver applicable on all my fuel purchases made

on my InterMiles IndusInd Bank Odyssey Credit Card?

This waiver is applicable on all transactions between ₹400 - ₹4000 only. This waiver is applicable across all petrol pumps in India. Service tax on fuel surcharge as per standard rate shall be applicable and 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 unauthorised 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:

- 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 InterMiles IndusInd Bank Odyssey 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. It is provided absolutely free of cost to all InterMiles IndusInd Bank Credit 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 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

CONTACTLESS CARD FEATURES

InterMiles IndusInd Bank credit card is a chip based contactless Credit Card. This Card has a contactless feature that enables you to make fast, convenient and secure everyday purchases by simply waving your Credit Card at merchant locations where contactless payment is accepted. It can also be used at millions of Merchant locations where standard Card payments are accepted.

What is InterMiles IndusInd Bank Credit Card?

It is the new generation Credit Card from IndusInd Bank which allows the users to make faster payments at merchant locations with just a tap where contactless payment is accepted. It can also be used for standard shopping, online transactions and at ATMs.

What is Contactless Payment?

The contactless payment feature lets consumers make safe and secure payments with a simple tap of the card on

the POS machines at the Merchant outlets. These Near Field Communication (NFC) enabled terminals transmit payment details and authenticate transactions without swiping the card.

Where can the InterMiles IndusInd Bank Credit Card be used?

Anywhere that the Contactless payment POS Machine is available, the card can be used to tap and pay. If a contactless POS machine is not available, the Contactless card can still be used for swipe or dip transactions. If the PoS machine has a contactless symbol displayed on it, then it is enabled for contactless payments.

How do I use my InterMiles IndusInd Bank Credit Card?

Look out for a retailer displaying the contactless symbol and Visalogo at the point of sale (POS). Hold your card within 4 cm of the secure contactless reader. Four green lights will appear. This takes no more than half a second. You can then remove your card and the transaction will be complete.

How close to the reader does the card need to be?

You should hold your Contactless card within 4 cm of the card reader.

Is there a limit on the value of goods you can purchase

with Contactless Credit Card?

You can use your Contactless card for any amount within the overall daily Point of Sales/Online Transaction Limit. For purchases done at the Contactless payment POS Machine the transaction amount will be limited to the per transaction limit set by the Bank in line with the regulatory guideline. Please visit www.indusind.com for further details. For transactions above the limit, the card holder will need to swipe the card and authenticate using the PIN.

Will I receive a charge slip for transactions I make?

A contactless payment is designed to let you make transactions easily and conveniently. The retailer will ask if you require a charge slip. If you do not require a charge slip, please advise the retailer and a charge slip will not be given.

How do I know when a payment has been made?

Your transaction is confirmed by illumination of four green indicator lights and a display message confirming that your transaction has been successful.

Could I unknowingly have made a purchase if I walk past the reader?

Your card has to be tapped within 4 cm of the card reader

for more than half a second and the retailer must have first entered the amount for you to approve. Terminals can only process one payment transaction at a time, therefore reducing transaction errors.

What are the features of the InterMiles IndusInd Bank Credit Card?

InterMiles IndusInd Bank Credit Card is a multi-purpose International Credit Card which can be used for the following purposes:

- a) Faster day-to-day payments at merchant locations accepting Contactless Payments
- b) POS shopping at 10 lakh merchant outlets in India and over 30 million worldwide accepting Card Payments
- c) Cash withdrawal from all IndusInd Bank and other ATMs
- d) Safe online shopping and e-commerce transactions
- e) Utility and other Bill Payments

Will I receive a notification each time a transaction is done on my InterMiles IndusInd Bank Credit Card?

Yes, like a Standard Credit Card the customer will receive an SMS and an e-mail notification each time a transaction

takes place.

Is this a Chip Card?

Yes. This Credit Card is secured with a Contact and Contactless Chip along with Magstripe and NFC antenna. The NFC antenna is for enabling Contactless Payments at Merchant locations accepting contactless Payments. The Chip and the magstripe portion is used for Credit transactions - such as usage purchases at POS/online where Contactless payments are not accepted.

What happens when the contactless transaction is declined?

In the rare event when the Contactless transaction on your Credit Card is declined due to any reason, the Cardholder can request the merchant to make the payment by swiping or dipping the Card in the traditional manner.

What happens when the transaction slip is not generated and customer's account is debited?

Generally, such situation does not arise. However, in any such stray cases, one may contact IndusInd Bank customer care center to enquire about the status of the transaction.

Terms & Conditions

General Terms & Conditions for benefits on InterMiles IndusInd Bank Odyssey Credit Cards

- The benefits under the InterMiles IndusInd Bank Odyssey 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 InterMiles IndusInd Bank Odyssey Credit Card (“Card”) issued in India.
- The InterMiles IndusInd Bank Odyssey 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 & 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.

Flight Discount Voucher

Who is eligible?

All co-brands members applying or renewing an InterMiles IndusInd Bank Credit Card by paying fees will be eligible to get a One-time discount voucher valid on bookings made on intermiles.com

What is the benefit?

This is a single use voucher as a flat refund with no fare,

sector or amount restriction

When do I get the benefit?

Post 60 days of your renewal/ enrolment fee being realized, you will be eligible to use this benefit

On which flights can I utilize the benefit?

You can utilize this discount on any flights being booked on www.intermiles.com subject to terms and conditions.

How do I use this Benefit?

- Visit www.intermiles.com
- Initiate a return booking for any domestic or international flight booking
- Use your co-brand credit card to avail the one-time discount
- If you fail to use the InterMiles IndusInd Bank Credit Card as per the selection, the discount will not be credited to your card account
- 60 Days post a successful flight activity, the offer amount will be refunded to your card account
- This amount will reflect as “Refund” in your Credit card statement

Terms and Conditions

- All card members holding or renewing the InterMiles IndusInd Bank Odyssey Visa and InterMiles IndusInd Bank Odyssey Amex Credit Card will be eligible to get a One-time discount voucher worth ₹500 valid on bookings made on www.intermiles.com
- The Flight Discount voucher will refer to as a ‘refund’ in your credit card statement.
- This Flight Discount voucher is a one time utilization per year voucher only and can be used on www.intermiles.com only
- The discount is valid for a return ticket only
- The flight voucher is applicable for both Domestic and International Flights being booked on intermiles.com
- The flight voucher once availed will not be reinstated irrespective of whether member uses the flight ticket or not
- The discount is offered by InterMiles as a program benefit on the InterMiles IndusInd Bank Credit card and is subject to change basis the discretion and/or along with the change in the program T&C’
- This offer cannot be clubbed with any other offer

- IndusInd Bank T&C's apply.

5 % Discount on Economy Class Ticket on Etihad Flights

Who is eligible:

All the InterMiles IndusInd Bank Credit Cards will be eligible to get a 5% discount on base fare amount for Etihad Airways Economy tickets being booked on www.intermiles.com

What is the benefit?

This is an ongoing benefit; all members will be eligible for a 5% discount on base fare amount.

When do I get the benefit?

All existing InterMiles IndusInd Bank Credit Card holders will be eligible for this benefit from 14th November'19

On which flights can I utilize the benefit?

You can utilize this discount on Etihad Flights for Economy class tickets being booked on www.intermiles.com subject to terms and conditions.

How do I use this Benefit?

- The following Co-brand Card members are entitled to receive a 5% discount on Base Fare amount ("Offer")

for every revenue booking made for an Etihad Airways flight on www.intermiles.com

- InterMiles IndusInd Bank Odyssey Visa Credit Card
- InterMiles IndusInd Bank Odyssey Amex Credit Card
- InterMiles IndusInd Bank Voyage Visa Credit Card
- InterMiles IndusInd Bank Voyage Amex Credit Card
- The discount will be applicable on international flights originating from India only and if the payment is made in INR currency only. In an event if the cardholder is trying to book any international flight originating outside of India and the payment is in international currency, the online discount will not be applicable.

For example, if a cardholder is booking Dubai-Mumbai on intermiles.com (India country site) and the payment is to be made in AED then the discount will not be applicable.

- InterMiles IndusInd Bank Credit Card holders are entitled to receive a discount of 5% Base Fare discount ("Offer") for revenue bookings made online on www.intermiles.com and in Q, M, K, H, B and Y RBD's.
- This offer is limited to InterMiles IndusInd Bank Credit Card holders booking with their InterMiles IndusInd

Bank Credit Cards on Etihad Airways marketed and operated flights only via www.intermiles.com

- The discount will be available when a cardholder books revenue tickets using their InterMiles IndusInd Bank Credit Card on www.intermiles.com
- Payment of fees/service charges/all other amounts due from the card holder will be governed by IndusInd Bank terms and conditions and the card member terms and conditions
- Conditions of carriage are subject to Etihad Airways regulations relating to the conditions of contract respectively and all other terms and conditions regarding Etihad Airways policies and procedures. Any queries with regards to Etihad Airways conditions of carriage should be addressed directly with Etihad Airways.
- The decision of Etihad Airways will be final and binding on all the card holders participating in this offer and that the same is non-contestable
- Etihad Airways and InterMiles. reserve the rights to change, amend, withdraw and/or alter any of the terms and conditions of this offer at any time without prior notice

- This Offer is an independent offer and cannot be combined with any other promotional offer, coupon or voucher in conjunction from either Etihad Airways or InterMiles.
- It is the sole responsibility of the member to ensure the applicable discount is applied at point of sale on the payment page.

10 % Discount on Business Class Ticket on Etihad Flights

Who is Eligible

The below card holders will be eligible to get a 10% discount on base fare amount for Etihad Airways Business class tickets being booked on www.intermiles.com

- InterMiles IndusInd Bank Odyssey Visa Credit Card
- InterMiles IndusInd Bank Odyssey Amex Credit Card

What is the benefit?

This is an ongoing benefit; all members will get a 10% discount on base fare amount for Etihad Airways Business class tickets being booked on www.intermiles.com

When do I get the benefit?

All existing InterMiles IndusInd Bank Odyssey Credit Card holders will be eligible for this benefit from 14th November'19

On which flights can I utilize the benefit?

You can utilize this discount on Etihad Flights for a Business class tickets being booked on www.intermiles.com subject to terms and conditions.

InterMiles IndusInd Bank Odyssey Visa Credit Card members are entitled to receive a discount of 10% Base Fare discount (“Offer”) for every revenue booking made for an Etihad online booking being made on www.intermiles.com

- The 10% discount will be applicable on international flights originating from India only and if the payment is made in INR currency only. In event if the cardholder is trying to book any international flight originating out of India and the payment is in international currency, the online discount will not be applicable. For example, if a cardholder is booking Dubai-Mumbai on intermiles.com (India country site) and the payment is to be made in AED then the discount will not be applicable
- InterMiles IndusInd Bank Odyssey Visa Credit Card are entitled to receive a discount of 10% Base Fare discount (“Offer”) for revenue bookings made online bookings on www.InterMiles.com in D, C and J RBD’s
- This offer is limited to InterMiles IndusInd Bank

Odyssey Credit Card holders booking with their card on Etihad Airways marketed and operated flights only via www.InterMiles.com,

- The discount will be available when a cardholder books revenue tickets using their co-brand payment card on www.InterMiles.com
- The 10% discount is eligible on the base fare only, all taxes, fees, surcharges and levies are excluded from the discount. The cardholder will bear the cost of any additional charges such as fees, taxes, surcharges and other levies applicable to the ticket at the time of booking
- Payment of fees/service charges/all other amounts due from the card holder to the banking partner from usage of the eligible co-brand Cards by the card holder under this offer and/or otherwise will be governed by respective bank terms and conditions and the card member terms and conditions
- Conditions of carriage are subject to Etihad Airways regulations relating to the conditions of contract respectively and all other terms and conditions regarding Etihad Airways policies and procedures. Any queries with regards to Etihad conditions of carriage should be addressed directly with Etihad Airways.

- The decision of Etihad Airways will be final and binding on all the card holders participating in this offer and that the same is non-contestable
- Etihad Airways and InterMiles. reserve the rights to change, amend, withdraw and/or alter any of the terms and conditions of this offer at any time without prior notice
- This Offer is an independent offer and cannot be combined with any other promotional offer, coupon or voucher in conjunction from either Etihad Airways or InterMiles.
- It is the responsibility of the member to ensure the applicable discount is applied at point of sale on the payment page.

InterMiles Program

- For the purposes of bonusing, transactions are classified according to the day they take place, the 'Transaction Date'. If the Transaction Date is a Monday, Tuesday, Wednesday, Thursday, or Friday, it is termed a 'Weekday Transaction'. Otherwise, it is a 'Weekend Transaction'.
- Weekday Transactions and Weekend Transactions are calculated basis the time zone in which the Credit Card

is getting used.

- 'Transaction Date' is defined as the date on which Cardholder authorizes the transaction. For example, at certain hotel transactions, your Card is authorized when you check-in, while on certain hotel transactions Card is authorized when you check out. It depends on the Merchant discretion on when he wants to authorize transaction either at check in or at check-out.
- On Weekday Transactions done on InterMiles Odyssey American Express Card from IndusInd Bank, the Cardmember will earn 4 InterMiles per ₹100 in purchases. On Weekend Transactions on InterMiles Odyssey American Express Card from IndusInd Bank, the Cardmember will earn 6 InterMiles per ₹100 purchases.
- All air ticket purchases on InterMiles with InterMiles Odyssey American Express Card from IndusInd Bank will earn 8 InterMiles per ₹100 on Weekday Transactions and 12 InterMiles per ₹100 on Weekend Transactions.
- On Weekday transactions done on InterMiles IndusInd Bank Odyssey Visa Credit Card, the Cardmember will earn 3 InterMiles per ₹100 in purchases. On Weekend Transactions on InterMiles IndusInd Bank Odyssey Visa Credit Card, the Cardmember will earn 4 InterMiles per ₹100 purchases.

- All air ticket purchases on InterMiles with InterMiles IndusInd Bank Odyssey Visa Credit Card will earn 6 InterMiles per ₹100 on Weekday Transactions and 8 InterMiles per ₹100 on Weekend Transactions.
- IndusInd Bank reserves the right to change the rate of InterMiles accrual at any time without prior notice. However, this change will be applicable 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 by the Cardholder directly to the airline or the service provider.
- InterMiles Terms & Conditions will apply.

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 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.

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:

Sr. No.	Insurance Cover	Sum Assured up to
1.	Lost Baggage	Rs.100,000
2.	Delayed Baggage	Rs.25,000
3.	Loss of Passport	Rs.50,000
4.	Lost Ticket	Rs.25,000
5.	Missed Connection	Rs.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 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.

Access to Airport Lounges with Priority Pass

- To avail the standard membership of the Priority Pass program for two, the cardholder needs to call the 24x7 Phone Banking Number at 1860 267 7777.
- 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 InterMiles IndusInd Bank Odyssey Credit 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 InterMiles

IndusInd Bank Odyssey Credit 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.

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

American Express Offers

- The American Express offers are brought to you by American Express GNS ('American Express') on a best effort 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 partner merchant establishments ("Partners") in the American Express Offers program, nor are they liable 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 product/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 American Express 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 and Conditions of the Partners.

- Cardholder must exercise due diligence in understanding specific terms that may be applicable to such offers.
- Any participation/ availing of the benefits by Cardholder 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 subjected to additional and separate Terms & Conditions of the Partners. Cardholders can also ascertain the applicable Terms and 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 and Conditions of the Program at any time without prior notice.
- These Terms and Conditions shall be read in conjunction with IndusInd Bank's Terms and Conditions

governing the usage of the Credit Card including the Cardholders Agreement.

- Cardholder 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 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 purchases/ bookings will not be entertained for any of the offers provided by the Partners.
- Rates payable for goods and services purchased during the offer validity period are subject to service change 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 Bengaluru only.

Visa Network Offers

- The Visa Offers are brought to you by VisaNetwork on a best efforts basis.
- IndusInd Bank and Visa 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 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 offers.

- The Program is open for participation to all Cardholders, unless specified, who hold valid and current Visa 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 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 Bengaluru 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.

Golf Program

- Cardholder denotes the person to whom the IndusInd Bank Credit Card has been issued for the below mentioned terms and conditions.
 - The IndusInd Bank golf program is a Green Fee Players arrangement and the offer, as provided to eligible Primary IndusInd Bank Cardholders in conjunction with APELYNX, enables Eligible Cardholders to enjoy complimentary golf benefits that are specially hosted for them subject to the applicable Terms and Conditions as stipulated. Add-on Cardholders will be treated as Guests.
 - This golf program is not a Golf Club membership and does not purport to be a Golf Club membership, and the benefits under this golf program are not to be regarded as a Golf Club membership at any time.
 - Primary IndusInd Bank Cardholders (“Cardholders”) may enjoy specially hosted Golf benefits courtesy of IndusInd Bank in accordance with the detailed Terms & Conditions as applicable and as stipulated herein and further subject to number of Golf Games and Golf Lessons eligible on InterMiles IndusInd Bank Odyssey Credit Card variant
- o Complimentary rounds of golf as Green Fee players specially hosted for them by IndusInd Bank at specified locations on Weekdays & Weekends/Holidays respectively as per applicable Schedule, Terms and conditions and as per usage limits set for a month for each eligible Card Variant/Bin Variant as updated on the IndusInd Bank website at www.indusind.com.
 - o Any Eligible Cardholder holding multiple variants of IndusInd Credit Cards will be eligible to avail golf benefits as per limits as applicable to the higher card variant.
 - o All Cardholders must provide their registered mobile number and registered email address while placing the golf game//golf lesson booking request with the golf concierge without which the request will not be processed further.
 - o In case where a main Cardholder has requested to join other IndusInd Bank Cardholders for a golf game, then the requesting Cardholder must provide the registered mobile number and registered email addresses for all the other IndusInd Bank Cardholder whom he is naming while placing the golf game//golf lesson booking request with the golf concierge. Any booking requests without the required registered mobile numbers and registered email addresses of the eligible IndusInd Bank Cardholders will not be processed.

- o Any golf benefits as applicable to a Cardholder that remain unutilized in a month by the Cardholder will not be carried forward to any future month
- o A Cardholder may only request a golf booking a maximum of thirty (30) days in advance and may only hold a maximum of one (1) booking at a time for a golf game and maximum of one (1) booking at a time for golf lesson at any given time.
- o A Cardholder may only hold one (1) booking on a single day whether for a golf game or a golf lesson.
- o A Cardholder must abide by all Local club rules including Dress Code, Club Rules, Etiquette, Playing and Handicap restrictions and access restriction of allowable areas at each golf club/golf learning facility.
- o Duplicate and/or multiple golf bookings at one club for a golf game/Golf lesson on a single day will neither be processed nor be allowed if the Cardholder is found to have placed a duplicate request under any other Golf program(s).
- o Golf booking requests for golf games and golf lessons will only be accepted for daylight timings that ensure that the start of the golf game must enable completion of eighteen (18) holes of play and/or the golf lesson during normal daylight hours.
- o It will be the exclusive responsibility of the IndusInd Bank Cardholder to verify and report within time at the correct address and location of the respective Golf Clubs and/or Golf Learning facility at which the golf booking has been confirmed for the Cardholder.
- o Golf Cart & Caddy charges as applicable will be collected from the Cardholder for Cardholder themselves and/or their Guests at the time of confirmation of their booking vide IVR process at the Golf Concierge.
- This is an offer exclusively provided to Eligible Cardholders. IndusInd Bank/Apexlynx reserve the right to deny and permanently withdraw the benefits of the offer to any Cardholder found to indulge in impersonation or be in breach of any of the Terms & Conditions of the offer.
- IndusInd Bank Cardholders are to make all enquiries and bookings through designated IndusInd Bank Concierge line and Cardholders will not be granted access rights to the stipulated clubs without booking through IndusInd Bank Concierge.
- Cardholders are not permitted to enter into any direct correspondence or communication with any Golf Club/Golf Learning facility or with any Golf Coach for any matters related to this special golf benefits offer.

- Golf Clubs/Golf Learning facilities and/or Golf Coaches are neither obliged nor will they entertain any correspondence/enquiries and/or attempts for bookings, whether initial or repeat requests, directly from Cardholders.
- Weekday bookings requests for golf games must be made at least two (2) working days in advance and Weekend/Holiday bookings requests for golf games must be made at least four (4) working days in advance by the Cardholder. The date of the call or any Saturday, Sunday or Public Holiday will not be counted as a working day. Short Notice booking requests will not be processed.
- Cardholders may bring one (1) Guest per golf lesson who will be charged applicable walk-in rates.
- All bookings for golf lessons - both Weekday and Weekend/Holidays must be made at least three (3) working days in advance by the Cardholder. The date of the call or any Saturday, Sunday or Public Holiday will not be counted as a working day. Short Notice booking requests will not be processed.
- Acceptance of all golf booking requests and/or golf lessons timings will be at the discretion of the golf club/golf instructors and subject to availability, and request for changes of timings of confirmed bookings

will also be subject to payment of an administrative charge as specified in the Cancellation & Amendment policy here under.

- Cardholders may bring a maximum of three (3) Guest(s) per booking for golf rounds. Any Guest(s) must play in the same group as the Cardholder.
- All bookings for Guests of Cardholders will only be confirmed if the Cardholder makes advance payment of the applicable Guest charges via his/her Indust Bank Credit Card at the time that the booking is being confirmed. Guest charges once paid are strictly non-refundable.
- There will be no “rain check” i.e. no carry forward of credit for any golf round due to any inclement weather or for any other reason and there will be no refund made of any Guest charges or any other prepaid charges.
- A Cardholder may not book for more than four (4) players in total including self for any one golf game booking. Group bookings are not allowed.
- Minimum Player Conditions: Weekdays
 - Weekdays: Unless otherwise prescribed by local club/golf course rules/seasonal rules the minimum

flight conditions for Weekday rounds of golf is a minimum of two (2) players per flight

- o Weekends/Holidays: Unless otherwise prescribed by local club/golf course rules/seasonal rules the minimum flight conditions for Weekend/Holiday rounds of golf is a minimum of three (3) players per flight
- o Maximum number of players per flight are four (4)
- It will be the exclusive responsibility of the Cardholder to fulfil the minimum flight conditions in respect of each booking request, and IndusInd Bank/Apexlynx will not be responsible to help the Cardholder make up the minimum flight condition numbers. Golf game booking requests not meeting the minimum player conditions will not be processed.
- Cardholders may be allowed to play in the same flight with a Club Member subject to fulfilment of the minimum flight conditions. In such a situation, the Cardholder must inform the exact booking time held by the Club Member and the same will be verified with the golf club prior to processing the Cardholder's requested booking. In cases where the Cardholder requests to join a Club Member and if, at the time of verification of the original request, no booking exists, then booking will not be accepted/processed at any

later stage.

- A Cardholder wishing to take along an accompanying Guest(s) that is also joining in a golf game along with a Club Member who holds a confirmed golf booking must make a non-refundable advance payment of the applicable Guest charges via his/her IndusInd Bank credit card prior to confirmation of the requested golf booking.
- All payments for Guest(s) must be made upon booking at the applicable rates, and charged to the IndusInd Bank Credit Card and are neither transferable nor refundable. All cancellation charges/administration charges for any allowable changes in request of amendment of bookings will be charged to the Cardholder's IndusInd Bank Credit Card prior to confirming any such amendments. This would require the IndusInd Bank Cardholder to provide all mandatory information about his/her credit card to effect the charge, or alternatively, at the discretion of IndusInd Bank/Apexlynx required payment process will have to be fulfilled via the golf concierge through an IVR (Interactive Voice Response) system or in any other fashion as required and determined by IndusInd Bank/Apexlynx. In accordance with Reserve Bank of India regulatory directives, it will be the sole responsibility of the Cardholder to obtain OTP (One

Time Password) and/or comply with any other applicable regulatory provisions or operational golf program requirements to ensure payment by effecting timely payment as and when required.

- Golfers must have at least a valid golf handicap or in lieu thereof at clubs/golf course where permissible, a certificate of golfing proficiency in lieu of a Golf Handicap as issued by a certified and approved golf instructor may be acceptable. All golfers must produce their Golf Handicap Certificate upon request including as may be requested by the golf concierge prior to the requested day of the play.
- IndusInd Bank and/or Apexlynx will not be responsible or accountable to get a Handicap Certificate issued to the benefit of any Cardholder from any Golf Clubs/ Golf Learning Centre.
- All consumables and any other extras as consumed/utilized at any golf course/golf learning facility are to be paid for directly by the Cardholder(s) and his/her Guest(s).
- Eligible Cardholders may enjoy complimentary golf lessons for self and any one other Guest that are specially hosted for them by IndusInd Bank at specified cities/locations on weekdays, weekends and holidays.
- The golf benefits/golf bookings as a part of this offer are not applicable and cannot be availed of in conjunction with or as a part of any private event or any form of club or other tournament or for any group bookings.
- Private Event/Private Tournament refers to any request(s) from series of multiple Cardholders and or multiple groups for adjacent/consequential tee times on the same date and will not be processed.
- A Club Member cannot make a booking directly at the Golf Club/Golf Learning facility/with a Golf Coach and transfer the confirmed booking over to the Cardholder.
- Only specific requests from the Cardholder to play golf as a Green Fee player in accordance with the Terms & Conditions of this offer will be entertained.
- The IndusInd Bank golf program cannot be used by Cardholders or their Guests in conjunction with any other promotions or other golf program(s) or to join other golfers who are availing of the benefits of any other golf program.
- This golf program is valid for golf course access only. Cardholders and/or their Guest(s) may not have access to the other facilities at the golf club/driving range. A Cardholder may not request for a booking to visit a golf

club for any other purpose except to request to play or learn golf in accordance with the Terms & Conditions of this golf program.

- Neither IndusInd Bank nor Apexlynx is responsible or liable in any way whatsoever for any loss or damage that may be suffered, or for any personal injury sustained to a customer directly or indirectly by use or non-use of the services availed of as a part of this offer, whether provided directly or provided by the golf club/driving range or golf coach, and neither IndusInd Bank nor Apexlynx will entertain any claim from any Cardholder in connection with their participation or lack thereof in the program.
- IndusInd Bank and Apexlynx do not underwrite or warrant the services performed by the golf courses/driving ranges/golf coaches and shall not have any liability for any deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a customer directly or indirectly by use or non-use of the services provided by the golf club/driving range or golf coach.
- Golf Rates quoted may not be inclusive of taxes and are subject to change without notice.
- These Terms and Conditions including the Golf courses/Driving ranges and Golf Coaches are subject

to change.

- GOLF BOOKING, AMENDMENT & CANCELLATION POLICY
 - o Cancellation Policy – Weekday Green Fee Access
 - Cancellation must be made at least one (1) full working day in advance prior to tee-off date
 - The Cardholder will not be allowed to book tee time on the INDUSIND BANK Golf Program for that month and the next Calendar month or any part thereof in the case of cancellations made less than one (1) full working day before tee-off date or in the cases of no show or late arrivals.
 - o Cancellation Policy – Weekend Green Fee Access
 - Cancellation must be made at least one (1) full working day in advance prior to tee-off date.
 - The Cardholder will not be allowed to book tee time on the INDUSIND BANK Golf Program for that month and the next Calendar month or any part thereof in the case of cancellations made less than one (1) full working day before tee-off date or in the cases of no show or late arrivals.
 - o Cancellation Policy - Golf Lessons
 - Cancellation must be made at least two (2) full working

days in advance prior to Lesson date

- The following cancellation charges will apply to the Cardholder and his/her Guest(s):
 - 50% of total chargeable amount* will be charged for cancellations made less than two (2) full working days before Lesson date.
 - 100% of total chargeable amount* will be charged for cancellations made less than one (1) full working day before Lesson date, no-show or late arrivals
- o In the event that a Cardholder wishes to amend a booking by means of adding a golfer to the booking, removing a golfer from the booking, changing the name of a golfer from the existing booking or requesting for a change in a confirmed tee time etc., the same will be considered as a fresh booking and he /she will be required to pay an administrative fee of Rs. 300 (Rupees Three Hundred) plus applicable service tax per instance in advance by charging the amount to his/her IndusInd Bank credit card via the golf concierge for any amendment and such amendment will be subject to availability.
- o In the event that a Cardholder does not turn up to play his/her round or for his/her confirmed golf lesson it will be treated as a “no-show” and will be taken as a

cancellation without information and the golf round or lesson would be taken as a Used Golf Round or Used Golf Lesson.

Note:

*Chargeable amount includes Green Fee, buggy fee, caddie fee, and insurance at normal (Walk-In) published rates at the club where applicable. Schedule of golf fees and golf instruction fees as applicable to Cardholders Guests are subject to change as per decision of golf clubs and golf instructors

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



Dial in at InterMiles Service Centre on +91 842289 3333

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

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