

IndusInd Bank



INDUSIND BANK CORPORATE CARD

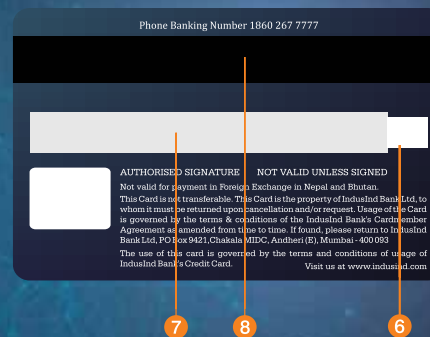
BENEFIT GUIDE

REDEFINE PAYMENTS

Welcome to the world of IndusInd Bank Commercial Card. Avail a host of conveniences and a bouquet of services that come to you with the assurance of additional security. Simple to use and packed with features that will enhance your shopping and travelling experience, this is the new synonym of ease. Come, explore the possibilities of this exclusive world.



- 1 **EMV Chip:** Your IndusInd Bank Corporate Card is protected with advanced security features. The EMV Chip is a microchip embedded on the face of the card reducing the chances of counterfeit and fraud. To ensure security of your card, it is advisable that you insert the card in the POS machine instead of swiping the card.
- 2 **Corporate Name:** Your company's name is your corporate identity. Upon receipt of the card, please ensure your company's name is identical to the one entered on the individual application form.
- 3 **Name:** Only you are authorised to use your IndusInd Bank Corporate Card. Upon receipt of the card, kindly check the embossed name. In case you notice any discrepancies, please call the IndusInd Bank 24 Hour Phone Banking number on 1860 267 7777.
- 4 **Validity Period:** Your card is valid from the day you have received it up to and including the last day of the month indicated on the card.



- 5 **Card Number:** This is a unique 16-digit number that is embossed on your card. Please make a note of this for all future references. Please quote this number in all your correspondence with the Bank so that we may be able to attend to your request on priority.
- 6 **CVV:** This is a security number on your card that protects it against counterfeit.
- 7 **Signature Panel:** Please sign on the signature panel on the reverse of the card with a non-erasable pen. The signature on the back of the card will be used as reference for verification at the time of sale / transaction.
- 8 **Magnetic Stripe:** Important information pertaining to your card is encoded on the magnetic stripe. Please do not expose your card to direct sunlight, magnets & continuous magnetic fields to avoid damage to the magnetic stripe.




CONTACTLESS CARD FEATURES

Corporate Card is a chip based contactless Commercial Card. This Card has a contactless feature that enables you to make fast, convenient and secure everyday purchases by simply waving your Corporate 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.




CORPORATE IDENTITY






An employees' corporate identity is established on the Card by embossing the name of the company on the face of the Card. The company name can be embossed on to the Card as per your requirement. A total number of 19 characters (inclusive of spaces and department name) are available for the customisation. Corporate name as entered on the individual application form shall be embossed on your IndusInd Bank Corporate Card. In case you notice any discrepancies, please call the IndusInd Bank 24 Hour Phone Banking number on 1860 267 7777.






**CORPORATE
PRIVILEGES**



The Platinum Corporate Card offers you and your organisation a wide range of exclusive privileges that live up to the varied expense requirements of all employees. To get an exhaustive list of benefits on IndusInd Bank Corporate Cards, please visit us at www.indusind.com



CORPORATE CREDIBILITY





Corporate Cards are a globally accepted mode of payment. Corporate Cards ease reconciliation and reimbursement claim processing for the corporates. IndusInd Bank Corporate Cards program provides a Billing Statement that lists all charges on the Card, date-wise, with complete transaction details. This simplifies expense management for the company and helps the employees with an overview of all their expenses.





**CORPORATE
CONVENIENCE**



Issued on VISA / MasterCard Platform, the IndusInd Bank Corporate Card can be used at all VISA / MasterCard accepting merchant establishments globally.



A black and white photograph of a large commercial airplane engine on a tarmac. The engine is the central focus, showing its complex fan blades. In the background, the wing of the airplane and other ground service equipment are visible. A dark blue rectangular box is overlaid on the left side of the image, containing the text 'CORPORATE TRAVEL' in white, bold, sans-serif font.

CORPORATE TRAVEL



The corporate can opt to provide their employees with a membership to the Priority Pass Program that offers the Card Holder access to over 1,000 Airport Lounges worldwide. You are a corporate globetrotter and we wish to make your travel as comfortable and relaxing as possible. To opt in to the Priority Pass Program, please contact your Corporate Card Relationship Manager.





CORPORATE CONCESSIONS

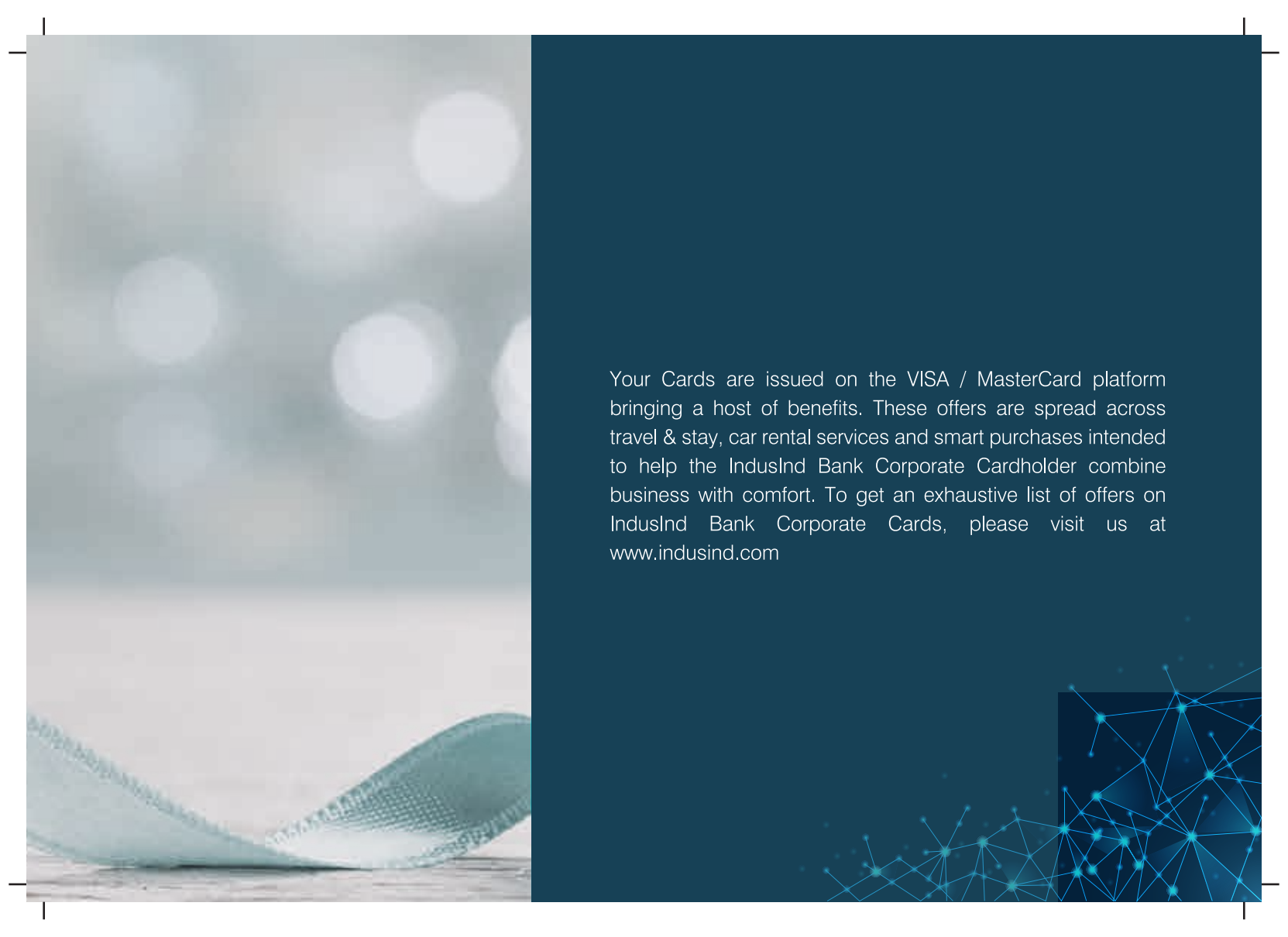


Your employees can now enjoy freedom from surcharge at fuel stations across India. A surcharge of 1% is waived off at all fuel stations on transactions between INR 400 and 4,000. For complete Terms & Conditions, please visit us at www.indusind.com



A gift wrapped in brown paper with a teal ribbon, set against a bokeh background. The gift is wrapped in a simple, rustic style with a teal ribbon tied in a bow. The background is a soft, out-of-focus bokeh of light circles, suggesting a festive or celebratory atmosphere. The gift is placed on a light-colored wooden surface.

**CORPORATE
BENEFITS**



Your Cards are issued on the VISA / MasterCard platform bringing a host of benefits. These offers are spread across travel & stay, car rental services and smart purchases intended to help the IndusInd Bank Corporate Cardholder combine business with comfort. To get an exhaustive list of offers on IndusInd Bank Corporate Cards, please visit us at www.indusind.com



CORPORATE ASSURANCE



We provide your Corporate Card as a safe and secure means of expense management.

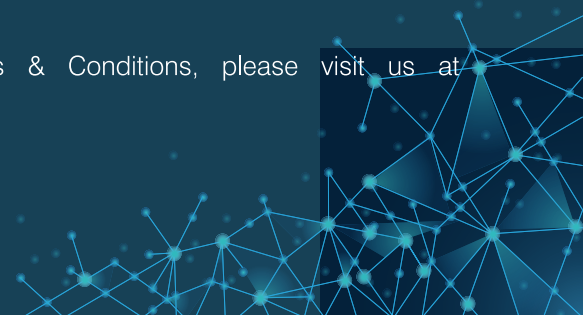
The Cards issued to you have an additional level of security in the form of an EMV Chip, making your transactions much more secure in comparison to a magnetic striped Commercial Card. In addition to the Card security features, we also provide comprehensive insurance, protecting you from unforeseen circumstances.

Counterfeit Fraud: In the unlikely scenario that your Card or Card details are stolen and used duplicitously by producing counterfeit plastic, IndusInd Bank offers you insurance coverage of up to INR 15 lacs.

Lost Card Liability: In case of theft or loss of Card, IndusInd Bank covers unauthorised transactions on the Card.


With IndusInd Bank here to protect, there is very little you need to worry about.

For complete Terms & Conditions, please visit us at www.indusind.com



A silver service bell with a dark base is the central focus. The background is a soft-focus image of a hand holding a white cloth, suggesting a hotel or restaurant setting. A dark teal banner is overlaid on the left side of the image.

CORPORATE ASSISTANCE



Our 24x7 Customer Service officials are pleased to help you in case of an emergency. Please feel free to get in touch with us on our



Toll Free Number 1860 267 7777 or



Write to us at corporate.cards@indusind.com



For further details, please logon to www.indusind.com



FREQUENTLY ASKED QUESTIONS (FAQs)

VISA / MasterCard Offers

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

The VISA / MasterCard offers are brought to you by VISA / MasterCard and comprise of specific time bound travel, dining and entertainment privileges and discounts. These offers will be communicated to you from time-to-time through our website www.indusind.com and various other media vehicles.

If I have an IndusInd Bank Corporate Card, will I get these discounts and privileges automatically?

As an IndusInd Bank Corporate Cardholder, you are entitled to all the discounts and privileges offered by the VISA / MasterCard Program. However, you need to specifically ask the VISA / MasterCard Program Partner for the offer to avail the same. You have the choice to make transactions at VISA / MasterCard Program Partner outlets without availing the offers.

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

No. The offers made under the VISA / MasterCard 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 IndusInd Bank Corporate Card?

This waiver is applicable on all transactions between ₹400 - ₹4,000 only. This waiver is applicable across all petrol pumps in India.

What steps do I need to follow if I lose my Commercial 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 Commercial 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

EMV Chip & PIN

What is EMV Chip & PIN Commercial Card?

An EMV Chip & PIN Commercial Card is a Commercial 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 Commercial Card, in line with best global practices. It thus provides an additional layer of safety against counterfeit and skimming related fraud.

How will I use the IndusInd Bank EMV Commercial Card on a chip (POS – point of sale) terminal?

When you use an EMV Chip & PIN Commercial 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 Commercial Card PIN in the terminal, your transaction will be approved.

Please follow the below process for a successful transaction:

Step1: The merchant inserts your Commercial 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 Commercial Card PIN in the machine, the transaction is approved.

At POS terminals, which do not support the PIN authentication, your EMV Chip Commercial 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 Commercial 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. Please place a request to unblock your PIN or request for a new PIN at our helpline number 1860 267 7777. You can also reset your PIN instantly by logging on to the IndusInd Bank Netbanking portal.

What if I have forgotten my PIN?

If you have forgotten your PIN, please log on to the IndusInd Bank Netbanking portal to generate it instantly or request for a new PIN at our Helpline Number 1860 267 7777

How will I receive my PIN?

At the time of issue of your EMV Chip & PIN Commercial 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 Commercial Card plastic and PIN together?

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

How can I change my PIN?

You have the following options to reset your PIN

Option 1: You can reset your PIN instantly using the IndusInd Bank Netbanking portal. Please log on to your IndusNet account and follow the process to reset your PIN.

Option 2: You can also place a request to dispatch the PIN at your mailing address by calling our Helpline Number 1860 267 7777.

Can I use the IndusInd Bank EMV Commercial Card outside India?

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

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

Online transactions will function the same way as they do today. For online Commercial Card transactions, a VBV (Verified by Visa) password will be required to complete the transaction; the process will remain as it exists today.

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

Can a Chip Card be compromised?

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

Which shopping outlets have chip-enabled terminals?

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

How do I make the payment for the chip Commercial Card usage?

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

Is the IndusInd Bank EMV Commercial Card durable?

The IndusInd Bank EMV Commercial Card should withstand normal wear and tear and the

chip should last as long as the Card is valid. However, you should take steps to ensure your Card is protected to ensure longevity.

What if my IndusInd Bank EMV Commercial Card is lost or stolen?

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

TERMS & CONDITIONS

General Terms & Conditions for benefits on IndusInd Bank Corporate Cards

- The benefits under the IndusInd Bank Corporate Cards 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 the 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 Corporate Card ("Card") issued in India
- The IndusInd Bank Corporate Cardholder ("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 and Conditions governing the usage of the Card and other Terms and Conditions as mentioned herein. The specific Terms and Conditions of various offers under the Program are set out below

Fuel Surcharge Waiver

- Waiver of 1% fuel surcharge is applicable on transactions between INR 400/- and INR 4,000/- only. The waiver is applicable across all petrol pumps in India
- The waiver can be availed only when payment is made through the IndusInd Bank Commercial Card
- IndusInd Bank reserves the right to impose a cap on the maximum value or number of fuel transactions permitted in a month
- Please note that service tax levied on fuel surcharge (if any) will not be waived and will need to be borne by the Cardholders

VISA Lounge Access

- The program is applicable in select lounges in India, via VISA's service providers

- The program is applicable for select Cardholders and subject to Cardholder level limits for lounge accesses
- Access at the lounge would be given upon successful authorisation of the VISA card on the electronic terminals placed at the lounges
- Eligible Cardholders will get access to the lounge, and food & beverages as applicable under the agreement between VISA and the lounge
- An authorisation for an amount (Rs 25/-) will be taken on the Card for validation purposes only and it will not be charged to Cardholder's account
- Program is open only for Cardholders carrying a valid VISA card issued in India. Only one entry per Cardholder will be permitted
- The Program is applicable and has an expiry date as mentioned on our website www.indusind.com
- The Program can be modified, amended, changed or revoked anytime by VISA without prior intimation
- The access to lounge will be available on first come first serve basis.
- Neither VISA nor any of its subsidiaries or affiliates nor VISA's member banks nor any of their respective subsidiaries or affiliates (collectively the "Promoters") assumes any responsibility for the products or services offered at the participating lounge. The products and services are sold or licensed or provided solely by the Service Provider, and the Promoters accept no liability whatsoever in connection with the products and services

Insurance

Lost Card Liability

- All PIN based transactions (like ATM, Internet and telephone etc.) are not covered
- Pre-delivery fraud not covered
- 2 days (includes reporting day) pre-reporting and 7 days (includes reporting day) post reporting claims are covered
- Claim has to be reported by cardholder within 15 days from the date of loss, in case of Card to be admissible for claim
- Insurance benefit would be available only to active Card users. An active Card is defined as the Card with one transaction/ activity on any POS terminal in last 6 months from date of loss

Counterfeit Card Liability:

- Claim has to be reported by Cardholder within 15 days from the date of issue of statement containing the disputed counterfeit transaction

CONTACTLESS CARD FEATURES

Corporate Card is a chip based contactless Commercial Card. This Card has a contactless feature that enables you to make fast, convenient and secure everyday purchases by simply waving your Corporate 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 IndusInd Bank Contactless Corporate Card?

It is the new generation Corporate 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 and online transactions.

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 IndusInd Bank Contactless Corporate 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 IndusInd Bank Contactless Corporate Card?

Look out for a retailer displaying the contactless symbol and Visa logo 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 Corporate 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 Cardholder 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 IndusInd Bank Corporate Card?

Corporate Card is a multi-purpose International 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) Safe online shopping and e-commerce transactions d) Utility and other Bill Payments

Will I receive a notification each time a transaction is done on my IndusInd Bank Corporate 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 Corporate 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 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 Corporate 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 Centre to enquire about the status of the transaction.

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 corporate.cards@indusind.com