

Schedule of Benefits and Charges for Paid Debit Cards
effective 1st April 2023

PAID DEBIT CARDS

CARD TYPE	RUPAY	CLASSIC	TITANIUM	GOLD	TITANIUM PLUS	PLATINUM	TITANIUM DELIGHTS	PLATINUM PLUS @1K#	PLATINUM PLUS @1.5K#	PLATINUM PREMIER @ 2.5K#	World Delights Debit Card @ 2.5K#	SIGNATURE DEBIT CARD @ 5K#	SIGNATURE DELITE DEBIT CARD @ 7.5K#	SIGNATURE SUPREME DEBIT CARD @ 10K#	
Charges- 1st Year**							499/- Plus Taxes**	Rs. 1000/- Plus Taxes	Rs. 1500/- Plus Taxes	Rs.2500/- Plus Taxes	Rs.2500/- Plus Taxes	Rs.5000/- Plus Taxes	Rs.7500/- Plus Taxes	Rs.10000/- Plus Taxes	
Annual Fee (Subsequent Year onwards)			Charges Vary per Account Type. Pls visit Account SOC for more info.												
							499/- Plus Taxes**	Rs. 799 plus taxes	Rs.799 plus taxes	Rs.799 plus taxes	Rs.1499 plus taxes	Rs.1499 plus taxes	Rs.1499 plus taxes	Rs.1499 plus taxes	
XtraSmiles Points Redeemable across various brands. For activated cards within 30 days from card issuance	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	XtraSmiles Points worth Rs. 1000	XtraSmiles Points worth Rs. 2500	Not Applicable	XtraSmiles Points worth Rs. 5000	XtraSmiles Points worth Rs. 7500	XtraSmiles Points worth Rs. 10000	
Daily ATM Limit	10,000/-	25,000/-	50,000/-	50,000/-	50,000/-	1,00,000/-	50,000/-	1,25,000/-	1,25,000/-	1,25,000/-	1,50,000/-	1,50,000/-	1,50,000/-	1,50,000/-	
Daily POS Limit	10,000/-	50,000/-	1,00,000/-	1,00,000/-	1,00,000/-	2,00,000/-	1,00,000/-	2,00,000/-	2,00,000/-	2,00,000/-	3,00,000/-	3,00,000/-	3,00,000/-	3,00,000/-	
Buy1 Get1 Free on BookMyShow* (On First come, First Serve basis)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	1 ticket per Quarter. Max Value of ticket- Rs. 250. (4 tickets in year). Yearly benefit of Rs. 1000	Not Applicable	1 ticket per Quarter. Max Value of ticket- Rs. 250. (4 tickets in year). Yearly benefit of Rs. 1000	1 ticket per month. Max Value of ticket- Rs. 250. (12 tickets in year). Yearly benefit of Rs. 3000	1 ticket per month. Max Value of ticket- Rs. 250. (12 tickets in year). Yearly benefit of Rs. 3000	1 ticket per month. Max Value of ticket- Rs. 250. (12 tickets in year). Yearly benefit of Rs. 3000	4 tickets per quarter. Max Value of ticket- Rs. 350. (16 tickets in year). Yearly benefit of Rs. 5600	4 tickets per quarter. Max Value of ticket- Rs. 350. (16 tickets in year). Yearly benefit of Rs. 5600	4 tickets per quarter. Max Value of ticket- Rs. 350. (16 tickets in year). Yearly benefit of Rs. 5600	4 tickets per quarter. Max Value of ticket- Rs. 350. (16 tickets in year). Yearly benefit of Rs. 5600	
Rewards Program <i>*For more details pls visit IndusRewards Section on www.indusind.com</i>	Not Applicable	1 Point for every Rs. 500 spent	1 Point for every Rs. 400 spent	1 Point for every Rs. 400 spent	1 Point for every Rs. 400 spent	1 Point for every Rs. 400 spent	4 Points for every Rs. 100 spent on the following categories, basic MCC, as classified by Network partners: 1. Dining 2. Entertainment 3. Fuel 4. OTT Maximum points earning capped at 150 per month	3 Points for every Rs. 200 spend till Rs. 5000+ 3 Points for every Rs. 200 spend from 5000+ upto 10000+ 4 Points for every Rs. 200 spend from 10000+ upto 20000+ 5 Points for every Rs. 200 spend from 20000+ upto 40000+ 6 Points for every Rs. 200 spend above Rs. 40000+.	2 Points for every Rs. 200 spend till Rs. 5000+ 3 Points for every Rs. 200 spend from 5000+ upto 10000+ 4 Points for every Rs. 200 spend from 10000+ upto 20000+ 5 Points for every Rs. 200 spend from 20000+ upto 40000+ 6 Points for every Rs. 200 spend above Rs. 40000+.	2 Points for every Rs. 200 spend till Rs. 5000+ 3 Points for every Rs. 200 spend from 5000+ upto 10000+ 4 Points for every Rs. 200 spend from 10000+ upto 20000+ 5 Points for every Rs. 200 spend from 20000+ upto 40000+ 6 Points for every Rs. 200 spend above Rs. 40000+.	5 Points for every Rs. 100 spent on the following categories, basic MCC, as classified by Network partners: 1. Dining 2. Entertainment 3. Fuel 4. OTT Maximum points earning capped at 1000 per month	3 Points for every Rs. 200 spend till Rs. 5000+ 3 Points for every Rs. 200 spend from 5000+ upto 10000+ 4 Points for every Rs. 200 spend from 10000+ upto 20000+ 5 Points for every Rs. 200 spend from 20000+ upto 40000+ 6 Points for every Rs. 200 spend above Rs. 40000+.	2 Points for every Rs. 200 spend till Rs. 5000+ 3 Points for every Rs. 200 spend from 5000+ upto 10000+ 4 Points for every Rs. 200 spend from 10000+ upto 20000+ 5 Points for every Rs. 200 spend from 20000+ upto 40000+ 6 Points for every Rs. 200 spend above Rs. 40000+.	2 Points for every Rs. 200 spend till Rs. 5000+ 3 Points for every Rs. 200 spend from 5000+ upto 10000+ 4 Points for every Rs. 200 spend from 10000+ upto 20000+ 5 Points for every Rs. 200 spend from 20000+ upto 40000+ 6 Points for every Rs. 200 spend above Rs. 40000+.	
Discount on Swiggy*	Not Applicable	Not Applicable	Upto 20% instant discount on transactions worth Rs. 600 or more. Max discount- Rs. 200 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 7200.	Not Applicable	Upto 20% instant discount on transactions worth Rs. 600 or more. Max discount- Rs. 200 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 7200.	Upto 20% instant discount on transactions worth Rs. 600 or more. Max discount- Rs. 200 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 7200.	Upto 20% instant discount on transactions worth Rs. 600 or more. Max discount- Rs. 200 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 7200.	Upto 20% instant discount on transactions worth Rs. 600 or more. Max discount- Rs. 200 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 7200.	Upto 20% instant discount on transactions worth Rs. 600 or more. Max discount- Rs. 200 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 7200.	Upto 20% instant discount on transactions worth Rs. 600 or more. Max discount- Rs. 200 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 7200.	Upto 20% instant discount on transactions worth Rs. 600 or more. Max discount- Rs. 200 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 7200.	Upto 20% instant discount on transactions worth Rs. 600 or more. Max discount- Rs. 200 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 7200.	Upto 20% instant discount on transactions worth Rs. 600 or more. Max discount- Rs. 200 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 7200.	Upto 20% instant discount on transactions worth Rs. 600 or more. Max discount- Rs. 200 per transaction, applicable for 3 transactions per month. Annual savings of Rs. 7200.	
Discount on BigBasket* <i>*Applicable 1st - 25th of every Month</i>	Not Applicable	Not Applicable	10% instant discount on transaction worth 1500. Max Discount of Rs. 150, applicable once per month. Annual savings- Rs. 1800	Not Applicable	10% instant discount on transaction worth 1500. Max Discount of Rs. 150, applicable once per month. Annual savings- Rs. 1800	10% instant discount on transaction worth 1500. Max Discount of Rs. 150, applicable once per month. Annual savings- Rs. 1800	10% instant discount on transaction worth 1500. Max Discount of Rs. 150, applicable once per month. Annual savings- Rs. 1800	10% instant discount on transaction worth 1500. Max Discount of Rs. 150, applicable once per month. Annual savings- Rs. 1800	10% instant discount on transaction worth 1500. Max Discount of Rs. 150, applicable once per month. Annual savings- Rs. 1800	10% instant discount on transaction worth 1500. Max Discount of Rs. 150, applicable once per month. Annual savings- Rs. 1800	20% instant discount on transaction worth 2000. Max Discount of Rs. 500, applicable once per month. Annual savings- Rs. 6000	20% instant discount on transaction worth 2000. Max Discount of Rs. 500, applicable once per month. Annual savings- Rs. 6000	20% instant discount on transaction worth 2000. Max Discount of Rs. 500, applicable once per month. Annual savings- Rs. 6000	20% instant discount on transaction worth 2000. Max Discount of Rs. 500, applicable once per month. Annual savings- Rs. 6000	
Complimentary Lounge Access	None	None	None	None	None	None	None	None	None	None	Yes. 2 visits per Quarter on select airport lounges	Yes. 2 visits per Quarter on select airport lounges	Yes. 2 visits per Quarter on select airport lounges	Yes. 2 visits per Quarter on select airport lounges	
Complimentary Golf Access	None	None	None	None	None	None	None	None	None	None	Yes. 4 complimentary golf rounds + 12 complimentary golf lessons per year	None	None	None	
Complimentary Insurance <i>*For details and terms on claims pls refer Debit Card Insurance section on www.indusind.com</i>	Accidental Insurance cover Upto 1Lakh	Lost Card Liability- Rs. 25,000	Lost Card Liability- Rs. 1 Lakh Purchase Protection- Rs. 50,000	Lost Card Liability- Rs. 1 Lakh Purchase Protection- Rs. 50,000	Lost Card Liability- Rs. 1 Lakh Purchase Protection- Rs. 50,000	Air Accident cover- Rs. 30Lakhs Personal Accident Death Insurance- Rs. 2Lakhs Lost Card Liability- Rs. 3 Lakhs Purchase Protection- Rs. 50,000	Lost Card Liability- Rs. 1 Lakh Purchase Protection- Rs. 50,000	Air Accident cover- Rs. 30Lakhs Personal Accident Death Insurance- Rs. 2Lakhs Lost Card Liability- Rs. 3 Lakhs Purchase Protection- Rs. 50,000	Air Accident cover- Rs. 30Lakhs Personal Accident Death Insurance- Rs. 2Lakhs Lost Card Liability- Rs. 3 Lakhs Purchase Protection- Rs. 50,000	Air Accident cover- Rs. 30Lakhs Personal Accident Death Insurance- Rs. 2Lakhs Lost Card Liability- Rs. 3 Lakhs Purchase Protection- Rs. 50,000	Air Accident cover- Rs. 30Lakhs Personal Accident Death Insurance- Rs. 2Lakhs Lost Card Liability- Rs. 3 Lakhs Purchase Protection- Rs. 50,000	Air Accident cover- Rs. 30Lakhs Personal Accident Death Insurance- Rs. 2Lakhs Lost Card Liability- Rs. 3 Lakhs Purchase Protection- Rs. 50,000	Air Accident cover- Rs. 30Lakhs Personal Accident Death Insurance- Rs. 2Lakhs Lost Card Liability- Rs. 3 Lakhs Purchase Protection- Rs. 50,000	Air Accident cover- Rs. 30Lakhs Personal Accident Death Insurance- Rs. 2Lakhs Lost Card Liability- Rs. 3 Lakhs Purchase Protection- Rs. 50,000	
Activation points (For New To Bank customers only) for transactions done within 30 days of account opening	Not Applicable	Point Of Sale: 50 Points ATM: 50 Points NetBanking: 50 Points Mobile Banking: 50 Points TOTAL: 200 Points	Point Of Sale: 50 Points ATM: 50 Points NetBanking: 50 Points Mobile Banking: 50 Points TOTAL: 200 Points	Point Of Sale: 50 Points ATM: 50 Points NetBanking: 50 Points Mobile Banking: 50 Points TOTAL: 200 Points	Point Of Sale: 50 Points ATM: 50 Points NetBanking: 50 Points Mobile Banking: 50 Points TOTAL: 200 Points	Point Of Sale: 100 Points ATM: 100 Points NetBanking: 100 Points Mobile Banking: 100 Points TOTAL: 400 Points	Not Applicable	Point Of Sale: 100 Points ATM: 100 Points NetBanking: 100 Points Mobile Banking: 100 Points TOTAL: 400 Points	Point Of Sale: 100 Points ATM: 100 Points NetBanking: 100 Points Mobile Banking: 100 Points TOTAL: 400 Points	Point Of Sale: 100 Points ATM: 100 Points NetBanking: 100 Points Mobile Banking: 100 Points TOTAL: 400 Points	Not Applicable	Point Of Sale: 100 Points ATM: 100 Points NetBanking: 100 Points Mobile Banking: 100 Points TOTAL: 400 Points	Point Of Sale: 100 Points ATM: 100 Points NetBanking: 100 Points Mobile Banking: 100 Points TOTAL: 400 Points	Point Of Sale: 100 Points ATM: 100 Points NetBanking: 100 Points Mobile Banking: 100 Points TOTAL: 400 Points	
Cross Currency Markup Fee	3.5%	3.5%	3.5%	3.5%	3.5%	2%	3.5%	2%	2%	2%	2%	2%	2%	2%	
Card Replacement Charges <i>For Lost/Damaged Card- #</i>	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	Rs. 249 plus taxes	



*Applicable only to existing customers holding selected current/savings account variants
**Free reversal as per T&C governing the Delights Program. For more information visit www.indusind.com/delights
*Offer subject to change at the sole discretion of the bank. For more info visit offer section on www.indusind.com
For replacement on account of Card Expiry, Annual Charges will be applicable