



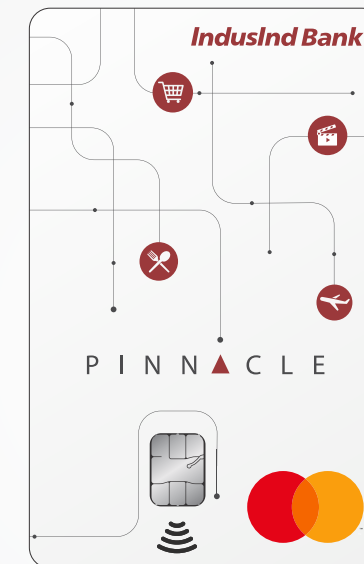


IndusInd Bank

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 priority.care@indusind.com



**IndusInd Bank Pinnacle Credit Card
Benefit Guide**



Presenting the IndusInd Bank Pinnacle Credit Card – for those at the top of their game.

IndusInd Bank Pinnacle Credit Card comes with a comprehensive range of travel, lifestyle and golf privileges tailor-made for your refined tastes. Come on board and experience the pinnacle of luxury.

Pinnacle Welcome

Welcome to the Pinnacle Life. With the IndusInd Bank Pinnacle Credit Card you can enjoy all the privileges that you deserve.

The rewards of the Pinnacle Life are many. The choice is yours. Choose any one of the options from a select collection of handpicked welcome gifts for you.

You can also call our Phone Banking at 1860 267 7777 to know more.



Pinnacle Rewards

The Rewards Program on your IndusInd Bank Pinnacle Credit Card is designed for simplicity.

It allows you to earn rewards faster and gives you simple options to redeem them as per your convenience.

Reward Earnings:

- 2.5 Reward Points for every INR 100 spent online* (E-commerce transactions except Airlines & Travel and Utilities)
- E-com Travel and Airlines transactions will earn 1.5 Reward Points for every INR 100 spent
- 1 Reward Point for every INR 100 spent at the Point of Sale (POS) terminals

Reward Redemption Options:

- Walk away with best-in-class offers from Indus Moments. Visit www.indusmoments.com to know more.
- Fly higher with Airline Miles on partner airlines. Convert your Reward Points to air miles with our Airline Partners.
- Get Cash credit in the ratio of 1 Reward Point = Re 0.75

The maximum number of reward points that can be redeemed in one statement cycle is 7,500 reward points for IndusInd Bank Pinnacle Credit Card for Cash Credit option. [Click here](https://www.indusind.com/in/en/personal/cards/credit-card/pinnacle-world-credit-card.html) to know more about exclusions in Reward Points earning. Please visit <https://www.indusind.com/in/en/personal/cards/credit-card/pinnacle-world-credit-card.html> for more options and Terms and Conditions. Moto transactions, IVR transactions and Standing Instructions will be classified as Point of Sale Transactions.



Pinnacle Golf

IndusInd Bank Golf Program is a comprehensive program for golf enthusiasts. IndusInd Bank invites its Pinnacle cardholders to tee-off as green fee players and enjoy complimentary rounds of golf.

The specially designed golf program will also provide you with the opportunity to improve your golf game under the watchful eyes of highly qualified golf instructors. This benefit is available at select golf clubs in India.

You also enjoy the Hole-in-One insurance coverage valid for tournaments conducted/certified by PGA/IGU/PGTI and other International Golf associations, in India only.

Please visit <https://indusindgolf.apexlynx.net/> for bookings

Please visit <https://www.indusind.com/in/en/personal/cards/credit-card/pinnacle-world-credit-card.html> for details and Terms & Conditions.

Offer is subject to applicable detailed T&Cs.

Pinnacle Life

Movies are magical and what better way to experience them than with someone special.

As an IndusInd Bank Pinnacle Credit Cardholder, you can get up to three complimentary tickets on Buy One Get One offer for you and your companion with our program partners.

Please visit <https://www.indusind.com/in/en/personal/cards/credit-card/pinnacle-world-credit-card.html> for details and Terms & Conditions.





Pinnacle Travel

Successful people are always on the move. Be it within the country or abroad, planning your travel is no easy task.

At IndusInd Bank, we make sure that you are pampered with style and care, making travel a pleasurable experience for you.

Along with numerous travel offers, you can now also enjoy access to 1400+ lounges across the globe with a complimentary Priority Pass. And that's not all. You can also enjoy free visits to International Lounges located outside India using your Priority Pass issued against the IndusInd Bank Pinnacle Credit Card.

Please visit <https://www.indusind.com/in/en/personal/cards/credit-card/pinnacle-world-credit-card.html> for details and Terms & Conditions.

Pinnacle Lounge Access

With your IndusInd Bank Pinnacle Credit Card enjoy exclusive access to select premium airport lounges within India and get complimentary lounge visits.

Please visit <https://www.indusind.com/in/en/personal/cards/credit-card/pinnacle-world-credit-card.html> for details and Terms & Conditions.





Pinnacle Lifestyle

At IndusInd Bank, we understand the requirements of your lifestyle and bring features that help you to relax and unwind.

Spin your life around with style. With IndusInd Bank Pinnacle Credit Card, enter a different universe, making full use of exclusive offers particularly designed for you.

Enjoy unique offers on the finest hotels, dining, spas and retail outlets in key locations.

Please visit <https://www.indusind.com/in/en/personal/cards/credit-card/pinnacle-world-credit-card.html> for details and Terms & Conditions.

Concierge Services

Being among the privileged, you hold the tag of being one of the chosen few. Welcome to the world of IndusInd Bank Personnel where our assistance is always with you.

From making reservations in London and booking seats for a Broadway show in New York to tracking down that unique gift for someone special, a team of global experts will make sure that your needs are well taken care of.

Pre-trip Assistance

No more pre-trip worries. Collect all the information like the weather, important landmarks, modes of transport etc. before you go.

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

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

Exclusive Booking

The concierge shall 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.

Flower and Gift

Leave it to the concierge and get your gift delivered to anyone, anywhere in the world. Swiss watches, French wine, or be it anything; the concierge ensures your loved ones have it delivered to them.





Pinnacle Assistance

Direct Connect

We recognise the importance of your time and bring you the exclusive Direct Connect service.

Call us from your registered mobile number on 1860 267 7777 and we will instantly recognise you and connect you to a phone banking officer.

Priority Care

You can email us all your queries and concerns at priority.care@indusind.com.

Pinnacle 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 your Auto Assist.

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

Roadside Repair - Be it mechanical or electrical, your vehicle's fault 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

Be safe and worry-free, wherever you go.

For further details please call the Concierge Desk at 1860 267 7777.

Auto Assist services are available in Mumbai, Delhi, Bangalore, Pune, Chennai and Kolkata.

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

Conditions apply.





Assurance with IndusInd Bank Credit Card

Sometimes the smooth flow of life is disrupted by unexpected incidents, taking the smartest and even the most prepared by surprise. But, one can always reduce its severity by being prepared in advance.

EMV Chip Card

To make your life hassle free, your IndusInd Bank Pinnacle Credit Card has an additional level of security in the form of an EMV chip and PIN. This makes your transactions much more secure compared to a magnetic striped Credit Card.

Total Protect

'Total Protect' is the first-of-its-kind 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 credit card and is available on add-on cards as well.

'Total Protect' covers the following:

- Unauthorised 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.

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.

Pinnacle 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.

IndusInd Bank Pinnacle 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.

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 spending for a financial year.

Once you view your summary, you can use this benefit to help simplify your budgeting and tax preparation. Your online year-end summary contains your transactions for the financial year and an analysis of your spending by month, charge amounts, and merchant category along with your own charges and the charges for your business card or additional cards.

Please visit <https://www.indusind.com/in/en/personal/cards/credit-card/pinnacle-world-credit-card.html> for details and Terms & Conditions.





Pinnacle Freedom

In the world of IndusInd Bank Credit Cards, there's no limit to exclusivities. One among it is that you can enjoy freedom from fuel surcharge with IndusInd Bank Pinnacle Credit Card. You will get a waiver of 1% surcharge at any petrol pump across India.

Please visit <https://www.indusind.com/in/en/personal/cards/credit-card/pinnacle-world-credit-card.html> for details and Terms & Conditions.

Frequently Asked Questions

Golf Offer

How should I proceed with Golf course booking?

Golf course booking is very simplified at IndusInd Bank. Visit link <https://indusindgolf.apexlynx.net/> and place your booking request.

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

No, booking cannot be done by directly contacting Golf Course.

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 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 will deliver them at your doorstep.

For the IndusInd Bank International Travel offers, call the concierge desk and the tickets will be charged on your Card and we will deliver them 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.

Sports and Entertainment Bookings: If you want tickets for the Sports events, 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.

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, Pune, Kolkata, Chennai and Bangalore.

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 can apply for this Card at the time of application or later 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.

How will I differentiate this Card from my main Card?

Your additional Card will contain an embossing - 'Business'. Hence you will know which Card to use.

Year-End Summary of Accounts

There is something you have mentioned about "Year-end summary of accounts". What do you mean?

At the end of the 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.

Network Offers

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

The Network offers are brought to you by 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 already have a discount voucher for a particular Network Program Partner, can I use it in combination with the Network offer?

No. The offers made under the Network 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 there a limit on the amount of fuel surcharge waiver I can avail?

There is a cap on the amount of fuel surcharge waiver you can avail in a month. However, IndusInd Bank reserves the right to increase or decrease the cap on the maximum value or number of fuel transactions permitted in a month on the Credit Card without any prior notice.

Is this waiver applicable on all my fuel purchases made on my IndusInd Bank Pinnacle Credit Card?

Please refer to www.indusind.com for waiver details.

This waiver is applicable across all petrol pumps in India.

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.

Please note that service tax levied on fuel surcharge (if any) will not be waived and will need to be borne by the Cardholders.

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 IndusInd Bank Pinnacle 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 IndusInd Bank Pinnacle 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

EMV Chip & PIN

What is EMV Chip & PIN Credit Card?

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

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

When you use an EMV Chip & PIN Credit Card at a POS terminal which is enabled for PIN transactions, the POS machine will prompt you to enter a 4-digit PIN. Once you enter the correct Credit Card PIN in the terminal, your transaction will be approved.

Please follow the below process for a successful transaction:

Step1: The merchant inserts your Credit Card in the Card slot at a PIN enabled POS terminal and enters the transaction amount.

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

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

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

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

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

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

What if I enter an incorrect PIN?

You will be given 3 attempts to enter the correct PIN, post which your PIN will be blocked and your transaction will get declined. 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 through INDIE app or 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 INDIE app or 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 Credit Card, your PIN will be dispatched to you separately. Please use this PIN at POS terminals to complete your transactions and at the ATM to withdraw cash.

Will I receive my Credit Card plastic and PIN together?

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

Can I use this PIN for Cash withdrawals as well?

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

How can I change my PIN?

You have the following options to reset your PIN

Option 1: You can reset 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.

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

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

Will the PIN be different for the Add-on Credit Cardholders?

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

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

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

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

Yes. IndusInd Bank EMV Credit Cards can be used at any merchants around the world where your Credit 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 Credit 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 Credit Card as the security chip makes it difficult to copy the Credit Card details. This would be possible only if you continue to swipe the magnetic stripe of your IndusInd Bank EMV Credit 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.

Can the chip Credit Card be used to withdraw cash?

Yes, you will be able to use your EMV chip Card at the ATM's as usual.

How do I make the payment for the chip Credit 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 Credit Cards.

Is the IndusInd Bank EMV Credit Card durable?

The IndusInd Bank EMV Credit Card should withstand normal wear & 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 Credit Card is lost or stolen?

Please report the loss of the card to the Bank immediately by calling the 24-Hour Phone Banking number at 1860 267 7777 / +91 22 4220 7777, through INDIE app/IndusNet/IVR or by sending SMS BLOCK <last 4 digits of Credit Card number> to 5676757 from registered mobile number, immediately on such loss. The Bank will attempt to deactivate the card immediately to prevent misuse.

Terms & Conditions

General Terms & Conditions for benefits on IndusInd Bank Pinnacle Credit Cards

- The benefits under the IndusInd Bank Pinnacle Credit Card Programme ("Programme") are offered by IndusInd Bank Limited ("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 Programme 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 Programme are applicable to such persons who hold an active IndusInd Bank Pinnacle Credit Card ("Card") issued in India.
- The IndusInd Bank Pinnacle 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 Programme must be addressed in writing by the customer directly to the associated service providers. Any participation/availing of the benefits by Cardholder shall be purely voluntary.
- IndusInd Bank and its respective business associates reserve the right to change the terms and conditions of the Programme at any time without prior notice.
- These terms & conditions shall be read in conjunction with Cardholder's Agreement and IndusInd Bank's terms & conditions governing the usage of the Card and other terms and conditions as mentioned herein. The specific terms & conditions of various offers under the Programme are set out below.

Access to Airport Lounges with Priority Pass

- 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.
- Priority Pass membership is complimentary for all IndusInd Bank Pinnacle Credit Cardholders. To avail complimentary lounge access outside India, Priority Pass to be used and not Credit Card. Charges levied due to use of Priority Pass within India shall not be waived off.
- A lounge usage fee of USD 35 or applicable charges as per priority pass shall be appliacble over and above product entitlement.
- For any disputes regarding the billing of this lounge usage fee,

the Cardholder needs to contact Priority Pass directly.

- A usage charge of USD 35 per person is applicable each time a Cardholder visits any lounge, within or outside India. This charge is billed to your IndusInd Bank Pinnacle Credit Card.
- Usage charges of USD 35 for complimentary visits as per the quota mentioned on www.indusind.com to any International Lounges outside India shall be waived off only for the Primary Cardholder. Visits beyond the complimentary visits quota will be chargeable and this charge will be billed to your IndusInd Bank Pinnacle Credit Card.
- Usage charges of USD 35 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 without notice.

Fuel Surcharge Waiver

- Waiver of 1% fuel surcharge is applicable.
- 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.

Network Offers

- The Network Offers are brought to you by Network ("Network") on a best efforts basis.
- IndusInd Bank and Network shall not be responsible for, nor do they guarantee the quality of goods and services provided by any of the partner merchant establishments ("Partners") in the Network Offers Program, nor are they liable for any for any defect, deficiency, delay or imperfection in such goods/services or for any loss or damage that may be suffered, or for any personal injury to a Cardholder directly or indirectly by use or non-use of the products/services provided by the Partners or by refusal by the Partners to honour the offer made under the Network offers.
- The Program is open for participation to all Cardholders, unless specified, who hold valid and current Network Cards issued in India and who make a minimum purchase from the Partners using these Cards during the period specified by Partner. Details pertaining to the minimum purchase and validity period of the offers are available in the individual offer details/ Terms & Conditions of the Partners.

- Cardholders must exercise due diligence in understanding specific terms that may be applicable to such offers.
- Any participation/ availing of the benefits by Cardholders shall be purely voluntary.
- Any disputes regarding delivery, service, quality or performance of Partners in the Program must be addressed in writing by the customer directly to such Partners.
- All offers are subject to additional and separate Terms & Conditions of the Partners. Cardholders can also ascertain the applicable Terms & Conditions by corresponding directly with the Partners.
- IndusInd Bank and Network reserve the absolute right and discretion to withdraw the Program or any offer made there under by any Partner or alter any of the Terms & Conditions of the Program at any time without prior notice.
- These Terms & Conditions shall be read in conjunction with IndusInd Bank's Terms & Conditions governing the usage of the Credit Card including the Cardholders Agreement.
- Cardholders must specifically request the Partner for the offers under the Program. Cardholders can also make transactions at Partner outlets without participating in the Program and availing the offers.
- The offers made under the Program cannot be clubbed with any other offer/ scheme or promotion that any of the Partners may extend to its customers. Third party purchase/ bookings will not be entertained for any of the offers provided by the Partners.
- Rates payable for goods & services purchased during the offer validity period are subject to service charges and applicable Government taxes.
- Offers may be subject to other restriction by law.
- Any dispute arising out of or in connection with this Program shall be subject to the exclusive jurisdiction of the courts in Bangalore only.
- 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

- These are Abridged Terms and Conditions of the Golf Program.
- For detailed and updated Terms and Conditions, please refer www.indusind.com
- The IndusInd Bank golf program is a GREEN FEE Players arrangement that enables eligible Cardholders to enjoy complimentary golf benefits at select golf clubs in India courtesy of IndusInd Bank that are specially hosted for them subject to the applicable Terms and Conditions as stipulated. Add-on Cardholders will be treated as Guests.
- The IndusInd Bank 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.
- Any eligible Cardholder holding multiple variants of IndusInd Credit Cards will be eligible to avail of golf benefits as per limits as applicable to the higher card variant.
- 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.
- A Cardholder may only request a golf booking a maximum of 15 (Fifteen) days in advance and may only hold a maximum of 1 (ONE) booking at a time for a golf game or maximum of 1 (ONE) booking at a time for golf lesson at any given day.

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- A Cardholder may only hold ONE booking on a single day whether for a golf game or a golf lesson.
 - Minimum Player Conditions:
 - Weekdays: The minimum flight conditions are prescribed by golf partner empaneled by Bank / local club / golf course rules / seasonal rules etc. and is subject to change without any prior notice.
 - Weekends / Holidays: The minimum flight conditions are prescribed by golf partner empaneled by Bank / local club / golf course rules / seasonal rules etc. and is subject to change without any prior notice.
 - Maximum number of players per flight are 4 (FOUR)
 - There will be no rain check.

