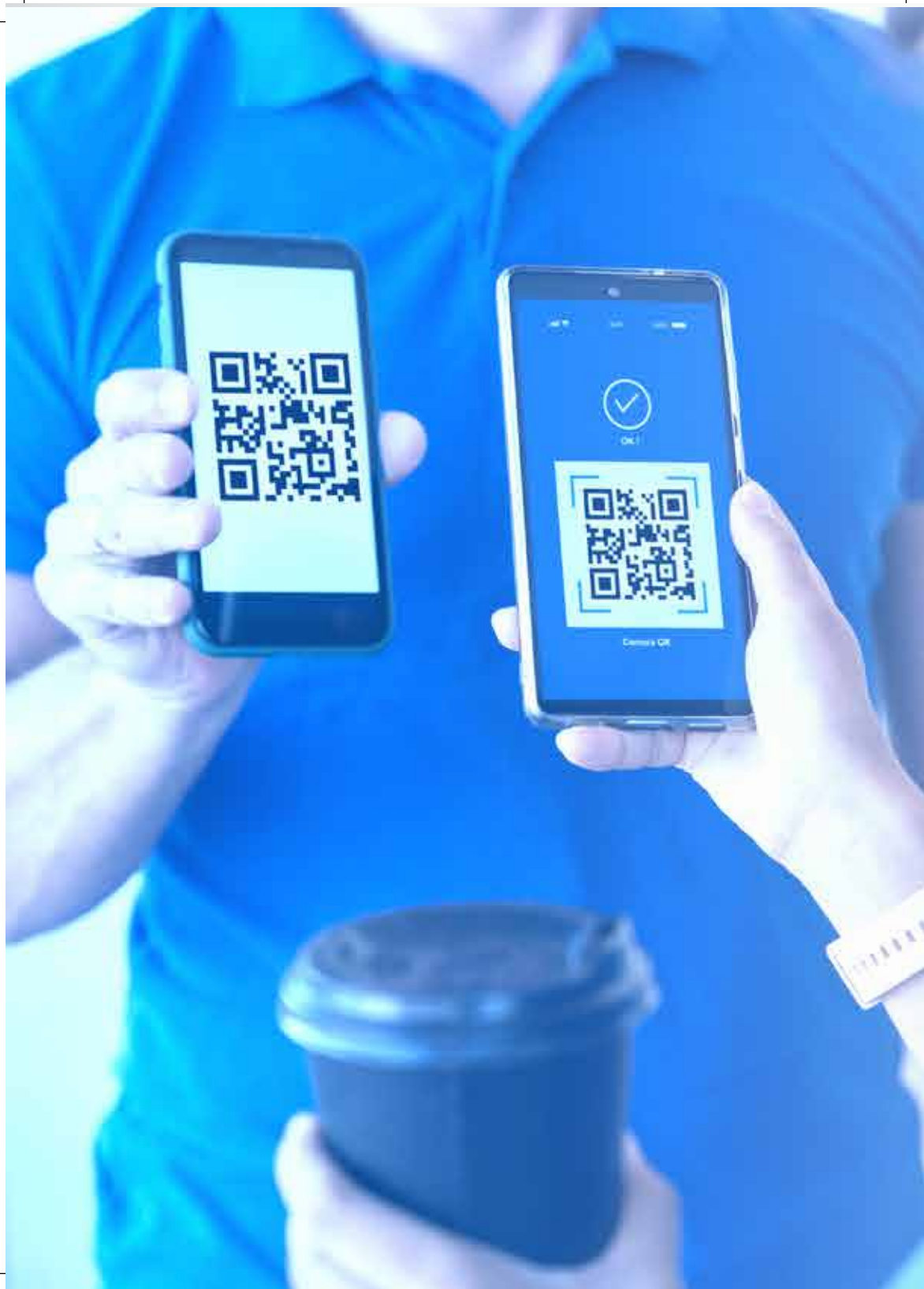




Poonawalla Fincorp IndusInd Bank eLITE RuPay Credit Card Benefit Guide

(Co-brand Credit Card with
Poonawalla Fincorp)





Welcome to the world of Poonawalla Fincorp IndusInd Bank eLITE RuPay Credit Card, your gateway to exclusive privileges. Dive into a world tailored for UPI & E-commerce enthusiasts. Simplify your financial journey with seamless transactions and enjoy daily perks, whether you're a savvy online shopper or someone embracing the digital era. Your Poonawalla Fincorp IndusInd Bank eLITE RuPay Credit Card is designed to enhance your experience, ensuring every day is filled with excitement. Embrace the ease and indulge in the benefits.

Rewards made easy.
Redeeming made easier.





POONAWALLA
FINCORP

IndusInd Bank



2.5 Reward Points

on E-commerce Transactions*

(Excluding Travel, Airline & Select Merchant Categories)



1 Reward Point

on POS & UPI Transactions



0.5 Reward Point

on select merchant categories

(Utilities, Government Payments, Education Fees, Insurance Premium Payments & Rent Payments)

The Reward Points will be earned for every ₹100 spent on the card.

1 Reward Point = ₹0.40; 2 Reward Points = 1 Airmile.

Fuel transactions will not earn Reward Points under this card.

Reward Points will be valid for 2 years from the date of credit.

**T&C Apply.*

Milestone Benefit





**Earn 3,000 Bonus Reward Points
on annual spends of ₹4,00,000
in the card anniversary year**

**Spends on Rent Payments will be considered
for the Milestone Benefit.**

**Spends on select merchant categories like
Utilities, Government Payments, Education
Fees, Insurance Premium Payments will not
be considered for the Milestone Benefit.**

A blue-tinted photograph featuring a film strip and a film reel. The film strip is coiled in the foreground, with its sprocket holes clearly visible. In the background, a film reel is partially visible, also showing sprocket holes. The overall scene is set against a light blue background, creating a cinematic and nostalgic atmosphere.

Movies

made magical



POONAWALLA
FINCORP

IndusInd Bank



**Buy One Get One movie ticket
offer on BookMyShow
Avail 1 free ticket in a month**

(Discount capped at ₹200)

Visit www.indusind.com to know more

T&C Apply.

A woman wearing a white hat and a striped dress stands by the open trunk of a car. The car's trunk is open, and a large black bag is visible inside. The scene is set on a road overlooking a scenic landscape with hills and trees under a bright sky. The entire image has a light blue tint.

For those big trips
and small joys of life



1% Fuel Surcharge Waiver

Enjoy 1% Fuel Surcharge Waiver across all fuel stations in India. This waiver is applicable for all fuel transactions between ₹400 to ₹4000 only.*

**T&C Apply.*

Your Protection matters



Enter Password



Total Protect:

Has your card fallen into wrong hands? Attempted fraudulent usage of your card can no more pose a threat! Total Protect is a first-of-its-kind program that covers you for a sum up to the credit limit on your credit card and is available on add-on cards as well. With us, you can be completely worry-free about any fraudulent transactions performed using your card.

Total Protect covers you for the following:

- Unauthorised transactions in case of loss/theft of card: We provide an insurance cover up to 48 hours prior to you reporting the loss of your card to IndusInd Bank.
- Counterfeit fraud: It is possible that your card or card details are stolen and used unscrupulously by producing counterfeit plastic. We offer you insurance to protect yourself against such incidents.

*[Click here](#) for terms and conditions of the applicable insurance policy.

Air Accident Coverage:

With the Poonawalla Fincorp IndusInd Bank eLITE RuPay Credit Card, you also get a complimentary personal air accident insurance cover of up to INR 25 lakh. It's time to leave your worries behind. With IndusInd Bank Credit Card Services having your back, you can live your life in cruise-control mode. So sit back and enjoy the ride!

*[Click here](#) for terms and conditions of the applicable insurance policy.

Frequently Asked Questions (FAQs)

How to link RuPay Credit Card on UPI?

Step 1: Open your UPI App* - BHIM, PhonePe, Paytm, Google Pay

Step 2: Select the option "Add RuPay Credit Card/Link RuPay Credit Card"

Step 3: Select Credit Card Issuer Bank (IndusInd Bank)

Step 4: Select your Poonawalla Fincorp IndusInd Bank eLITE RuPay Credit Card

Step 5: Proceed to generate UPI Pin

**(Download the UPI app from Playstore/App Store if you are not registered on any UPI App yet, verify your mobile no. and continue from Step 2 as shared above)*

- **What are the prerequisites for linking IndusInd Bank RuPay Credit Card on UPI Payment App?**

Poonawalla Fincorp IndusInd Bank eLITE RuPay Credit Card PIN needs to be setup before linking Credit Card on UPI Apps.

- **Will I have to set UPI Pin or I can authenticate Credit Card transactions using Card pin?**

Yes, you will have to setup UPI Pin to authenticate UPI transaction.

- **Can I change my UPI Pin?**

Yes, you can change your UPI Pin of your respective RuPay Credit Card.

- **How can I make payment to a retail offline merchant using Poonawalla Fincorp IndusInd Bank eLITE RuPay Credit Card on UPI?**

Please follow the below steps for making the payment:

1. Open your UPI App
2. Scan the Merchant QR code
3. Enter the payment amount
4. Select Poonawalla Fincorp IndusInd Bank eLITE RuPay Credit Card from the drop-down menu
5. Confirm the payment by entering UPI Pin

Payment confirmation will be displayed, once the payment is done.

- **How can I make payment online using Poonawalla Fincorp IndusInd Bank eLITE RuPay Credit Card on UPI?**

Please follow the below steps for making the payment:

1. Select UPI as payment mode at merchant website/app checkout page
2. Login into UPI App
3. Select Poonawalla Fincorp IndusInd Bank eLITE Rupay Credit Card from the drop-down menu
4. Confirm the payment using UPI Pin

Payment confirmation will be displayed, once the payment is done, you will be routed back to the merchant page.

- **What if I change my mobile number, how can I link my Poonawalla Fincorp IndusInd Bank eLITE Rupay Credit Card on UPI App?**

If you have changed your mobile number, kindly update the same for your Poonawalla Fincorp IndusInd Bank eLITE Rupay Credit Card as well. Once updated, kindly re-register the Credit Card on UPI App.

- **Can I make payment to any person or other Credit Card using the linked Credit Card on UPI?**

No, only payment to merchants will be allowed from the linked Credit Card.

- **Will I be able to setup an SI (Standing Instructions) on RuPay Credit Card?**

No, currently setting up of SI cannot be done through Credit Card on UPI.

- **Will Credit Card on UPI be available on IndusMobile & INDIE for linking?**

No, Credit Card on UPI will not be available on IndusMobile & INDIE, it will work only on third party UPI Apps like BHIM, PhonePe, Paytm, Google Pay, etc.

- **What are the number of transactions allowed from linked Credit Card on UPI?**

There is no limit on the number of transactions for Credit Card on UPI.

- **What are the restricted merchant transactions on which customer won't be able to make payment using IndusInd Bank Rupay Credit Card on UPI?**

Following are the restricted transactions—peer-to-peer (P2P), digital account opening, lending platform, cash withdrawal at merchants, cash withdrawal at ATM, e-RUPI, IPO, Foreign Inward Remittances, Mutual Funds and any other

transactions as restricted by IndusInd Bank from time to time. Credit Card transactions on UPI will only work within India and not on any merchant outside India.

- **Is there any limit on the value of transactions that can be carried out from the linked Credit Card on UPI?**

Yes, there is a limit of ₹1 Lakh per card per day. However, for following merchant categories - Direct marketing, Insurance (5960), Insurance Sales, Underwriting, Premiums and other similar services (6300) & Remote stored value load financial institution (6529) the limit is ₹2 Lakhs per card per day subject to the available credit limit on your Credit Card.

Note - Amount limit per card per day is ₹5,000 for first 24 hrs post linking & successfully completing one transaction from the UPI App

- **Can I make my linked Credit Card as default account to receive funds?**

No, Funds cannot be received on linked Credit Card on UPI.

- **Can UPI transactions on Poonawalla Fincorp IndusInd Bank eLITE RuPay Credit Card be done through scanning international QR codes?**

No, UPI transactions cannot be carried out through Poonawalla Fincorp IndusInd Bank eLITE RuPay Credit Card by scanning international QR codes.

- **Do I need to enable card controls on Poonawalla Fincorp IndusInd Bank eLITE Rupay Credit Card to use for online or contactless transactions?**

Yes, Customer needs to enable Poonawalla Fincorp IndusInd Bank eLITE Rupay Credit Card controls for online, contactless and international transactions.

- **If my Poonawalla Fincorp IndusInd Bank eLITE Rupay Credit Card is renewed, do I need to link it again in UPI?**

Yes, if your Poonawalla Fincorp IndusInd Bank eLITE Rupay Credit Card is renewed/replaced, you need to re-register and link it on the UPI App.

- **Where can I see my Poonawalla Fincorp IndusInd Bank eLITE Rupay Credit Card UPI transactions?**

Poonawalla Fincorp IndusInd Bank eLITE Rupay Credit Card UPI transactions can be viewed in your monthly Credit Card statements.

For more details on RuPay Credit Card on UPI refer NPCI website

<https://www.npci.org.in/what-we-do/rupay/rupay-credit-card-on-upi/faq>

Terms & Conditions

General Terms & Conditions for benefits on Poonawalla Fincorp IndusInd Bank eLITE Rupay Credit Card

- The benefits under the Poonawalla Fincorp IndusInd Bank eLITE Rupay 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 Poonawalla Fincorp IndusInd Bank eLITE Rupay Credit Card ("Card") issued in India.
- The Poonawalla Fincorp IndusInd Bank eLITE Rupay 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.

Milestone Benefit Terms & Conditions

- Enjoy 3000 Reward Points on spending ₹4,00,000 annually in an anniversary year.
- Only settled transactions successfully posted to the cardholders account would be considered for the Milestone Benefit.
- If the card is under block status, reward points will not be credited under the Milestone Benefit.
- The bonus points will be credited within 45 days post completion of one year.
- Spends on Rent will be included in the Milestone Benefit calculation.
- Spends on select merchant categories (Utilities, Government Payments, Education Fees, Insurance Premium Payments) will be excluded from the Milestone Benefit calculation.





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 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.



IndusInd Bank - your financial partner.
IndusInd Bank has successfully empowered millions of demanding customers by pursuing excellence, building long-term relationships, delivering innovative solutions and 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