



iñtermiles

IndusInd Bank

INTERMILES INDUSIND BANK
ODYSSEY CREDIT CARD
BENEFIT GUIDE



INTRODUCING INTERMILES,
YOUR REWARD CURRENCY



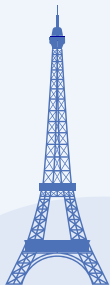
At IndusInd Bank, we believe that money isn't the only thing. Travel and lifestyle enthusiasts like you look beyond the ordinary and aspire for the finer things in life. You need something that helps you in living a great life. Introducing the InterMiles IndusInd Bank Odyssey Credit Card, a card that 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 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. Flight discount voucher worth **INR 1500** on flights booked via www.intermiles.com
- iii. Hotel discount Voucher worth **INR 2500** on hotels booked via interbook.intermiles.com

On each anniversary, you will get rewarded with 5000 InterMiles and discount vouchers (Flight discount voucher worth **INR 1000** on flights booked via www.intermiles.com & Hotel discount Voucher worth **INR 2000** on hotels booked via interbook.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*

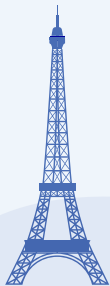
*Flight benefits are available for travel within India and when booked on intermiles.com

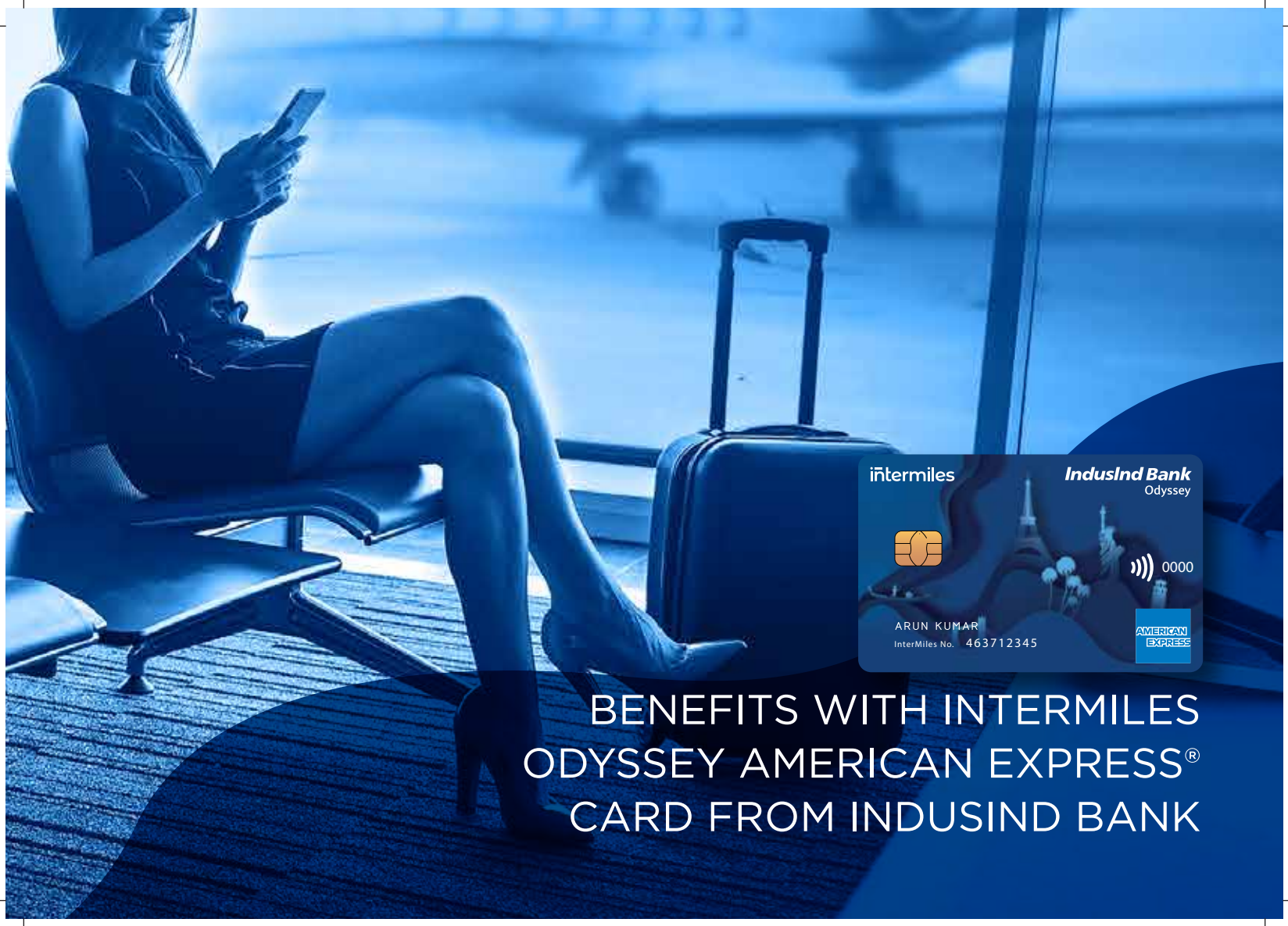
And that's not all! You continue to enjoy benefits like Tier Bonus, Excess Baggage Allowance and more when flying on Etihad Airways.

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





**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.

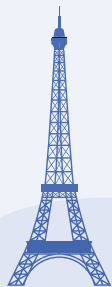
Now get even more InterMiles on any spends done on weekends. Your InterMiles Odyssey American Express® Card from IndusInd Bank gives you an opportunity to earn additional InterMiles, as high as 12 InterMiles per ₹100 spent.

Category	Day of Spend	InterMiles Earning per ₹100
Spends on flights booked via www.intermiles.com & hotels booked via interbook.intermiles.com	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

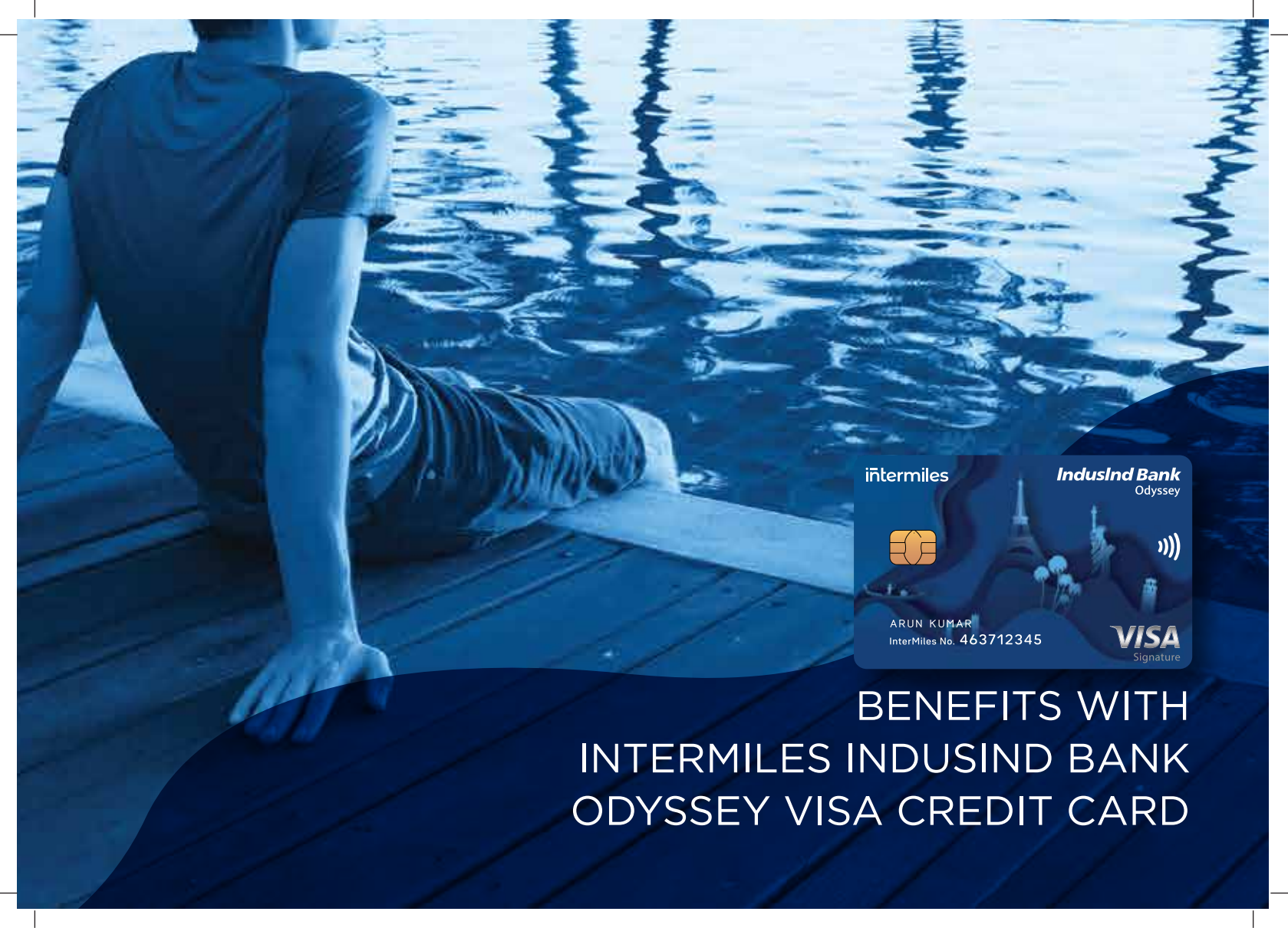
Connect to a world of exceptional lifestyle benefits! American Express Connect offers Cardholders an exclusive range of special offers across categories such as travel, hotels, dining, retail and online shopping. To view the current list of offers, please visit <https://www.americanexpress.com/in/network>

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 flights booked via www.intermiles.com & hotels booked via interbook.intermiles.com	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 cabin. The lighting is a deep, monochromatic blue. In the foreground, there is a plush, quilted leather seat. To the right of the seat is a long, narrow table with a highly reflective, polished surface. Along the right side of the cabin, there are several oval-shaped windows, each with a small light fixture above it. The overall atmosphere is one of luxury and comfort.

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

Earn Accelerated InterMiles on Shopping on brands like Amazon via www.intermiles.com

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 selected IOCL.
- Redeem your InterMiles across categories like Electronics, Gift Vouchers, Raffle Tickets, Subscriptions & more on the Reward Store at <https://rewardstore.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





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 on a train platform. He is holding a briefcase in his right hand and a smartphone in his left. The background shows a train and a blurred landscape. The entire image has a blue color cast. In the bottom right corner, there is a dark blue curved shape containing the text 'BUSINESS ORGANISER' in white capital letters.

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, 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

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.

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.

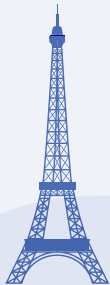
It comes with 'Total Protect' - the first-of-its-kind security programme that covers you from unauthorized transactions on your Card at merchant establishments. It covers you for a sum up to the credit limit on your Credit Card and is available on add-on cards as well.

'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.

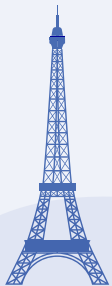
- Roadside Repair - Be it mechanical or electrical, your vehicle's breakdown can now be fixed
- Emergency Fuel Supply - Get fuel at your stranded location
- Flat Tyre Services - In case of a flat tyre, the Auto Assist Service shall arrange for a mechanic to come and repair the flat tyre
- Keys Locked 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 Tickets, Subscriptions & more on the Reward Store at <https://rewardstore.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.

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.

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.

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, Pune 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 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.

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 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 a 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.

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

Terms and conditions apply.

'American Express is a trademark of American Express'

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