





IndusInd Bank

Indusind Bank Visa Signature Credit Card
Benefits Guide

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



BELONG TO THE ABSOLUTE FEW



There's the world and then there's you. Now experience the difference, with the IndusInd Bank Signature Credit Card. A card designed exclusively for the crème de la crème. A premium offering with a comprehensive range of travel, lifestyle and golf benefits. With our IndusInd Bank Signature Credit Card, keep up to the commitment your lifestyle demands.

We, at IndusInd Bank ("IndusInd Bank"), wish you a warm welcome to our world.

SIGNATURE LIFE



It is impossible to overdo luxury. Especially for our Signature customers.

With the IndusInd Bank Signature Credit Card, you can be rest assured that only the best is served.

We respect your hard work and understand that at the end of the day, you need something to help you unwind. Let go and relax. The IndusInd Bank Signature Credit Card helps you do just that. We take the time and stress out of planning your social life.

With the IndusInd Bank Signature Credit Card, you can slow down and take the time out to rejuvenate your senses and energise your mind.

Indulge in a truly enjoyable experience!

With the IndusInd Bank Signature Credit Card, you enjoy great deals at various avenues of entertainment.

Please visit www.indusind.com for details.

SIGNATURE ORGANISER



Allow us to play a part in taking your business forward, professionally. IndusInd Bank Signature Credit Card provides you with a 360 degree approach to your finances.

Additional Card for Business Expenses

Mixing pleasure and business was never a good idea. IndusInd Bank offers you double the power that you expect. Track your business expenses separately and have a record segregating 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, Merchant Name, Charge Amounts, Merchant Category, your own charges, the charges for your business card or additional cards.

VISA SIGNATURE OFFERS



IndusInd Bank in association with Visa Inc. gives you a reason to celebrate each day with special offers on your IndusInd Bank Signature Credit Card. Indulge yourself with the comprehensive travel, dining and entertainment program.

Get great offers and discounts 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.

Whatever you do, experience the best!

Please visit www.indusind.com for details.

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

SIGNATURE FREEDOM



With your IndusInd Bank Signature Credit Card, you get a waiver of 1% surcharge at any petrol pump across India.

At last, freedom from fuel surcharge.

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

SIGNATURE ASSURANCE*



Unforeseen events often take you by surprise. When in an emergency, allow us to step in. With the IndusInd Bank Signature Credit Card, you can leave your worries about fraudulent usage of your card aside.

Now your IndusInd Bank Signature Credit Card also has an additional level of security in the form of an EMV chip. This makes your transactions much more secure compared to a magnetic striped credit card.

'Total Protect' is the first-of-its-kind security program that covers you for unauthorised transactions on your card at merchant establishments. 'Total Protect' 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 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. The IndusInd Bank Signature Credit Card offers you insurance to protect yourself against such incidents.

With the IndusInd Bank Signature Credit Card, you also get a complimentary Personal Air Accident insurance cover of up to Rs.25 lacs. With IndusInd Bank around to lend you a helping hand, you have very little to worry about.

*Conditions apply. Please refer to the terms & conditions of the applicable insurance policy or visit www.indusind.com.

SIGNATURE REWARDS



Sophisticated and loyal customers like you deserve superior recognition and status. The Rewards program on your IndusInd Bank Signature Credit Card is exclusive. It is specially designed to cater to your lifestyle, enabling you to enjoy the power and freedom of maximum flexibility and access without restrictions and limitations imposed by other programs.

Accrual of Reward Points

Watch your reward options grow by using your card for business or pleasure wherever and whenever you choose. For every Rs.100 spent on your IndusInd Bank Signature Credit Card, you get 1.5 Reward Points.

Redemption of Reward Points

With the IndusInd Bank Signature Credit Card, you have a range of exciting choices for redemption of your Rewards. For further details, please visit www.indusind.com

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

FREQUENTLY ASKED QUESTIONS (FAQS)

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 for business expenses.

How can I apply for this card?

You cannot apply for this card at the time of application. However, once you receive your IndusInd Bank Signature Credit Card you can apply for the additional card by calling our 24-Hour Phone Banking number at 1860 267 7777

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 financial 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 & 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.

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. 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 petrol purchases made on my IndusInd Bank Signature Credit Card?

This waiver is applicable across all petrol pumps in India.

Total Protect

What is ‘Total Protect’?

Total Protect is the first-of-its-kind card security program that covers you for unauthorised transactions on your card at merchant establishments.

Total Protect 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 Signature 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. This facility is provided absolutely free of cost to all IndusInd Bank Credit Cardholders.

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

Rewards Program

What is the Rewards program on the IndusInd Bank Signature Credit Card?

The Rewards program is a unique rewards program specially designed to cater to the lifestyle of discerning customers like you. Reward Points on the IndusInd

Bank Signature Credit Card shall be accumulated @ 1.5 Reward Points per Rs.100 spent.

How different is this from cash back promotions offered by other banks?

The difference is that these Reward Points are valid across the year. There are no promotional periods or duration within which you have to avail the offer–this is a permanent feature on the IndusInd Bank Signature Credit Card.

When do my Reward Points expire?

All Reward Points earned are live till the IndusInd Bank Signature Credit Card card account is live.

What is the maximum number of Reward Points I can earn in a year?

There is no cap on the Reward Points that a cardholder can earn. Your earning is limited by your spend. So go ahead and spend more on your IndusInd Bank Signature Credit Card and earn Rewards which you can redeem against various exciting options.

EMV

What is EMV?

EMV stands for Europay, MasterCard and Visa. It is the international standard for chip based payment cards to ensure the highest security level for Credit Card transactions.

What is the IndusInd Bank EMV Credit Card?

IndusInd Bank EMV Credit Card contains an embedded microchip on the face of the card. The customer data embedded in the microchip is extremely difficult to copy or counterfeit. Chip technology is designed to take security to the next level by giving you a secure environment to transact. For better acceptability across merchants, IndusInd Bank EMV chip Credit Card will also contain a magnetic stripe on the reverse of the card to ensure swipe transactions.

What are the benefits of the IndusInd Bank EMV Credit Card?

With the EMV chip technology, all the data that was stored on the magnetic strip will be additionally embedded on the chip. A Credit Card with a chip is more secure and reliable than the one with just the magnetic stripe on the reverse of the card, as it is difficult to copy customer details from an embedded chip. This safeguards the Credit Card from skimming frauds.

How do I use the IndusInd Bank EMV Credit Card?

Making a purchase with the IndusInd Bank EMV Credit Card is easy and secure.

You may see minor differences in how your chip Credit Card is processed while making purchases. As part of the transition to chip, over the next few years more and more in-store payment terminals will be updated to accept chip enabled cards. For your convenience, the chip Credit Cards will continue to have the magnetic stripe on the reverse of the card. This will enable you to use your chip card at merchants who don't have chip terminals – by swiping your card and signing the receipt. However, we would urge you to use your IndusInd Bank EMV Credit Card only at the merchant establishments who use EMV Chip terminals, for safety from skimming frauds.

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

At a chip terminal, you simply:

- Insert your Credit Card into the chip slot.
- When your transaction is completed, remove your card from the chip slot and take your receipt, sign on the merchant copy and give the same back to the merchant. Retain your copy for future reference.

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

At some merchants your chip Credit Card will be used the same way as your Credit Card with the magnetic stripe :

- The card is swiped through the EDC machine at the merchant outlet.
- When your transaction is completed, take your receipt, sign on the merchant copy and give the same back to the merchant. Retain your copy for future reference.

How is IndusInd Bank EMV Credit Card different from what I use today?

When you make a transaction at a chip terminal, you insert your chip card into the terminal. Your IndusInd Bank EMV Chip Credit Card stays in the terminal until the transaction is complete. Transacting with the card using the chip should be a priority over using the magnetic stripe at the back of the card, since the security chip makes the transaction more secure.

Will the magnetic stripe be removed from IndusInd Bank EMV Credit Cards?

Chip cards will continue to have a magnetic stripe on the back. This will ensure that the chip cards are accepted at merchants and in other countries that have not moved to the chip technology (such as the United States).

What if the IndusInd Bank EMV Credit Card does not work at a merchant having a chip terminal?

IndusInd Bank EMV Credit Card will work on all terminals at all merchant locations around the world. However if the EMV chip card doesn't work at a particular terminal, the merchant will have to do the following

- Swipe the magnetic stripe at the back of the card on the chip terminal (This is known as a fallback transaction when the chip card inserted in the chip terminal slot doesn't work)
- Please note that we have restricted the number of fallback transactions allowed, to a maximum of three attempts on your Credit Card to minimize the possibility of misuse on your card. If the number of attempts is exceeded beyond the allowable limit, your Credit Card will be temporarily blocked. You need to call the IndusInd Bank Phonebanking number : 1860 267 7777 to unblock your IndusInd Bank EMV Credit Card.
- If the card still doesn't work, the merchant terminal could be faulty. Please request the merchant to use the IndusInd Bank EMV Credit Card at another chip terminal (if possible of another acquiring bank than the one used earlier) If both the above options do not work, please contact us at our 24X7 phonebanking number 1860 267 7777.

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

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

Will my card number change when i get the new IndusInd Bank EMV Credit Card?

Yes, the card number will change. Please note that in case you have any standing instructions for utility and other bill payments on your earlier Credit

Card, we request you to contact the respective billers to transfer the instructions to your new Credit Card number.

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 & 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.3) WHICH SHOPPING OUTLETS HAVE THE 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. 15) 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 and tear and the chip should last as long as the card is valid. However, you should take steps to ensure your card is protected to ensure longevity.

TERMS & CONDITIONS

GENERAL TERMS AND CONDITIONS FOR BENEFITS ON INDUSIND BANK SIGNATURE CREDIT CARDS

- The benefits under the Signature Credit Card Program ("Program") are offered by IndusInd Bank ("IndusInd Bank") or business associates of IndusInd Bank on a 'best efforts basis'. IndusInd Bank does not underwrite or warrant the services performed by the air carriers or other goods/services providers associated with Program and shall not have any liability for any defect, deficiency, delay or imperfection in such goods/services or for any loss or damage that may be suffered, or for any personal injury to a cardholder directly or indirectly by use or non-use of the products/services provided by such air carriers or service providers.
- The benefits under the Program are applicable to such persons who hold an active IndusInd Bank Signature Credit Card ("Card") issued in India.
- The IndusInd Bank Signature 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 Program must be addressed in writing by the customer directly to the associated service providers.
- Any participation / availing of the benefits by Cardholder shall be purely voluntary.
- IndusInd Bank and its respective business associates reserve the right to change the terms and conditions of the Program at any time without prior notice.
- These terms & conditions shall be read in conjunction with Cardholder's Agreement and IndusInd Bank's terms & conditions governing the usage of the Card and other terms and conditions as mentioned herein. The specific terms & conditions of various offers under the Program are set out below.

VISA OFFERS

- The Visa Offers are brought to you by Visa INC ("Visa") on a best efforts basis.
- IndusInd Bank & Visa 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 Visa 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 honor the offer made under the Visa offers.
- The Program is open for participation to all Cardholders, unless specified, who hold valid and current Visa 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 Visa 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 and 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.

FUEL SURCHARGE WAIVER

- 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.

REWARDS PROGRAM

- For every Rs.100 spent on the Card, IndusInd Bank shall award 1.5 Reward Points.
- IndusInd Bank does not underwrite or warrant the services against which the reward points are redeemed including but not limited to any activities concerning air travel services and redemption of

miles provided by airline partners and shall not have any liability for any loss, damage, defect, deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a IndusInd Bank Credit Cardholder ("Cardholders") directly or indirectly by use or non-use of the services provided by the airline or any other service provider. Any disputes regarding delivery, service, quality or performance of products/services under the offer must be addressed in writing by the Cardholder directly to the airline or the service provider.

- Terms and Conditions of the respective airlines and service providers will apply.

ACCESS TO AIRPORT LOUNGES WITH PRIORITY PASS

- To avail the standard membership of the Priority Pass programme, the cardholder needs to call the 24x7 Phone Banking Number at 1860 2677777.
- 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.
- A lounge usage fee of USD 35 or applicable charges as per priority pass per visit per member for the cardholder and the guests will be charged to the Card subsequent to the Cardholder's visit.
- For any disputes regarding the billing of this lounge usage fee, the Cardholder needs to contact Priority Pass directly.
- Priority Pass membership is complimentary for all Signature credit cardholders
- 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 Credit Card.
- As a part of the Travel Plus programme, the usage charge of USD 35 is waived off for the cardholder when he visits any international lounges outside India.
- Usage charges of USD 35 for visits any lounge within India shall not be waived off.
- 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 as part of the Travel Plus programme without notice.

TRAVEL INSURANCE

- IndusInd Bank has tied up with ICICI Lombard General Insurance Company Limited ("Insurance Company") as a group manager to provide Cardholders with the following insurance cover under the Program:

S No.	Insurance Cover	Sum Assured Upto
1.	Overseas Medical Insurance (upto 20 days per year)	USD100,000
2.	Lost Baggage	₹100,000
3.	Delayed Baggage	₹25000
4.	Loss of Passport	₹50,000
5.	Lost Ticket	₹25000
6.	Missed Connection	₹25000

The above insurance cover shall be governed by terms & conditions of the applicable policy of the Insurance Company. You may obtain a copy of the insurance policy from the Insurance Company or IndusInd Bank upon request. Salient features of the insurance cover are outlined here in below:

- (i) Medical Insurance while traveling internationally - The amount of compensation payable by Insurance Company shall not exceed the sum insured as specified above, in the event the Cardholder incurs medical costs due to illnesses or accidents, including outpatient & inpatient medical expenses, medical aid, therapies and diagnostic test when traveling abroad. The Insurance Company shall also include costs for medical evacuation to India. Medical insurance is available to only such cardholders who are less than 65 years of age.
- (ii) Loss of checked-in baggage - In the event of loss of property whilst in the custody of an international airline, a Property Irregularity Report (PIR) must be obtained from the international airline immediately upon discovering the loss which must be submitted to the Insurance Company. Medical insurance can be availed only for person less than 65 years of age. No partial loss or damage shall be compensated by the Insurance Company. No claim will be paid for valuable items as defined in the insurance policy.
- (iii) Delay of checked-in baggage - Compensation for a sum not exceeding the sum insured as specified above, for the expenses incurred for emergency purchase of basic essential items in the event that the cardholder suffers a delay of baggage of more than 12 hours from the scheduled arrival time at the destination for delivery of baggage that has been checked by an international airline for an international flight. A non-delivery certificate must be obtained immediately from the international airline which must be submitted to the Insurance Company in the event of a claim here under.
- (iv) Loss of passport and ticket - Compensation for a sum not exceeding the sum insured as specified above for loss of or damage to passport and travel related documents due to or on account of confiscation or detention by customs, police or other authority.
- (v) Missed connection - Compensation of a sum not exceeding the sum insured as specified above, in the event the cardholder misses or fails to take a connecting domestic or international flight of an international airline due to the delay in arrival of another international flight, in which the insured cardholder is traveling, beyond 6 hours of the scheduled arrival time.

The above mentioned travel insurance benefits are valid for a period of 20 days of international travel. IndusInd Bank must be informed at least 48 hours prior to commencement of international travel and within 48 hours after arrival in India to activate the above insurance benefits.