

Shop using Reward Points on your Credit Card

Offer:

- Shop now using your IndusInd Bank Credit Card reward points.
- “Pay with Rewards” is a new-age payment method where reward points of your applicable IndusInd Bank are shown for you to use your points at site of Partner Merchants to make payment for your orders.
- This is Points + Pay where you can pay the bill amount using your reward points and IndusInd Bank Credit Card.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis

How to use:

- Visit the merchant app or website & add items to your cart.
- Select “Pay with rewards” option as your payment method.
- You will be redirected to Select Points Page, where your reward point balance will be shown.
- Choose IndusInd Bank reward points.
- Click on “Proceed to Pay” and complete the payment using your IndusInd Bank Credit Card.
- Please make sure, mobile number registered with Bank and merchant should be same to redeem Reward Points through “Pay with Rewards” option.
- Maximum redemption of Reward Points can be done for up to 15% of the bill payment amount or 50% of your Total Reward Points balance, whichever is lower.
- List of merchants is subject to change. IndusInd Bank or TWID does not hold any liability to customers for removal of any merchant from “Pay with Reward” platform

List of merchants for redemption of Reward Points:

Flipkart, Yatra, JioMart, FreshMenu, IGP, BookMyShow, Snapay, Netmeds, Jio Prepaid, Jio Postpaid, Jio Fibre, Swiggy, Boat Lifestyle, Gaana, Online Café Coffee Day, Abhibus, ConfirmTKT, The Man Company, Spartan Poker, MyChoize, EPIC on, Clovia, Medibuddy, PC Jeweller, Cobb, Relaxo, Allen Solly, Woodland, Incense, Flying Machine, Simon Carter, Hush Puppies, Wakefit, Zoomin, Thrive, The Woman’s Company, Aeropostale, Peter England, Foot In, Bata and many more.*

*Note: List of merchants can change without prior notice to customers.

Generic Terms & Conditions:

- Amount to be paid other than through Reward Points can be paid only by using IndusInd Bank Credit Card.
- Reward Point redemption will be same as the product offering.
- In case of cancellation, Terms and Conditions of merchant will be applicable. In case of refund, settlement of refund will be done first towards payment done through other mode (Credit Card/ Debit Card) and then towards Reward Points.
- In case Payment is failed, but amount is deducted from account, refund will be initiated within 24 - 48 hrs and the same will be credited in account within 5 - 7 business days as per the standard banking procedure. The Reward Points would be credited in the customer account within 45 days.

- To be eligible for participating in the Program, the Cardholder must maintain a clean payment record in respect of his/her Card; i.e. the Cardholder should not have failed to pay the minimum amount due on his/her Card during the Offer Period or at the time of evaluation of the winners.
- In case a Cardholder, is holding two or more Eligible Credit Cards from IndusInd Bank, the Spends done on one Card account will not be added/clubbed with Spends done on the other Card account. Each Credit Card account will be considered separately.
- IndusInd Bank shall not be liable or responsible for non-receipt or delivery of any SMS/other communication relating to this Program due to any reason beyond the control of IndusInd Bank. IndusInd Bank reserves the right to modify/amend any communication/SMS related to the Program at any later date during the Program Period.
- All applicable taxes, duties, levies of whatsoever nature in connection with the Program shall be borne solely by the Cardholder.
- The participation in the Program shall constitute deemed acceptance by the Card member of all the terms and conditions governing the Program.
- The Bank at its sole discretion can decide Cardholders who can avail this Program. Delinquent Credit Card members will not be eligible for the benefits of this offer. "Delinquent Credit Card Account" means an account of a Cardholder which has outstanding which is past due or which, in the sole opinion of the Bank, has unsatisfactory credit standing. Cardholders, whose Credit Card accounts are currently delinquent or become delinquent at any time before the Fulfillment Date, will be ineligible for the benefits of this Program.
- If the Cardholder ceases to be a Cardholder at any time during the Program Period or before the Fulfillment Date, all benefits under the Program shall lapse. This includes any relationship terminated either by the Bank or the Cardholder.
- In all matters relating to the Program, the decision of IndusInd Bank shall be final and binding in all respects.
- The Bank reserves the right at any time without prior notice to add, alter, modify, all or any of these terms and conditions or replace, wholly or in part, this Program by any other Program, whether similar or different to this Program or to withdraw it altogether without giving prior notice.
- The terms and conditions of the Program shall be in addition to and not in substitution/derogation to the Primary Terms and Conditions governing the Card and shall at all times be read along with the terms of the Cardholders' Agreement and such other terms and conditions that the Bank may deem appropriate in its sole discretion. Any irreconcilable contradiction between the terms and conditions contained herein and the Cardholders' Agreement, then the terms of the Cardholders' Agreement to prevail the present conditions.
- In case the Cardholder has any issues/disputes regarding the Offer, he/she must raise his or her concerns before 3 months of the offer end date.
- Any disputes raised post this date will not be entertained by the Bank. Any disputes arising out of this Program shall be subject to the exclusive jurisdiction of competent courts in Mumbai only.