

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

INDUSIND BANK ePAY AMERICAN EXPRESS® CREDIT CARD
BENEFITS GUIDE



Welcome to the exclusive world of your IndusInd Bank ePay American Express Credit Card, curated for those who love to unwind a little more. Packed with unique features and exciting privileges to match your everyday needs.

Trust this card to get you exclusive benefits every time you shop online.

Come on board and experience the joy of living life, digitally.

REWARDS
THAT MAKE
EVERYTHING
MORE EXCITING



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

It allows you to earn rewards faster and offers simple options to redeem them at your convenience.

How to earn?

- Earn 4 Reward Points for every transaction done, for up to 4 transactions in a statement cycle.
- Earn 8 Reward Points for all your transactions done between 5 to 10 transactions in a statement cycle.
- Earn 10 Reward Points for all your transactions done above 10 transactions in a statement cycle.
- Each transaction should be of ₹500 or more.

For example, in a statement cycle, if you spend ₹22,500 by doing 15 transactions of ₹1,500 each, you will earn $10 \times 15 = 150$ Reward Points

On the other hand, if you spend ₹15,000 in 5 transactions of ₹3,000 each, you will earn $8 \times 5 = 40$ Reward Points

And if you spend ₹2,000 in a statement cycle by doing 2 transactions of ₹1,000 each, you will earn $4 \times 2 = 8$ Reward Points

HOW TO REDEEM?



- Get the best-in-class offers from IndusMoments. To know more visit www.indusmoments.com
 - Convert your Reward Points to air miles with our Airline Partners in the ratio of 3 Reward Points = 1 Air Mile.
 - Get Cash Credit in the ratio of 1 Reward Point = ₹0.35
 - Get e-vouchers from various brands in the ratio of 1 Reward Point = ₹0.35
 - A maximum of 25,000 Reward Points can be redeemed in one statement cycle for Cash Credit option with IndusInd Bank ePay Card.
- Click here to know more about exclusions in Reward Points earning.
- Please visit <https://www.indusind.com/in/en/personal/cards/credit-card/Digital-world-credit-card.html> for details and Terms & Conditions.

AS DELICIOUS AS IT CAN GET!



zomato GOLD Membership

Get a complimentary entry into **zomato** GOLD a premium club for India's top foodies!

- Unlimited free delivery on all orders with minimum order value of ₹199
- On time guarantee delivery
- Up to 30% extra off on online orders
- VIP access during rush hour
- Up to 40% off on dining partner restaurants across India
- Access to Zomato Legends

[Click here](#) for the process to enrol on the membership

zomato GOLD Membership for 3 Months
(exclusively on ePay American Express® Credit Card)

WHAT DOES THE TIMES PRIME MEMBERSHIP COVERS*?



VIP privileges for a special you!

Spend ₹2 lakh in an anniversary year and get Times Prime Membership worth ₹1199 absolutely free.

Times Prime Membership Covers:

- 6 months Sony Liv Premium
- 6 months Hotstar Super
- 100 GB cloud storage on Google One for 6 months
- 20% off on Uber Premier rides up to ₹75
- 3 months Discovery+ membership
- 6 months Urban Company membership

*The above offer is subject to change from time to time; please visit the Times Prime Membership for latest updates

REWARD FOR EARLY PAYMENT?



• Reward for Early Payment

Get 5% cashback annually if you pay your total outstanding amount within 7 days of statement generation. For additional information on this offer, please refer to Most Important Terms and Conditions on our website or alternatively [Click here](#)

• Loyalty Bonus Program: Boost your rewards by 2X

Double your returns with consistent spends. Use your card for 11 months for at least 1 transaction (minimum of ₹500) and earn 2X Reward Points on all transactions during the 12th month (minimum transaction value - ₹500)

For example, If you're onboarded in January, transact at least once between January and November (minimum transaction value of ₹500) and get 2X Reward Points for all your transactions in December with your IndusInd Bank ePay Card.

YOU COME
FIRST



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

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 insurance coverage up to 48 hours before you report the loss of your card to IndusInd Bank.
- Counterfeit Fraud: Your card or card details may be stolen and used unscrupulously by producing counterfeit plastic. Hence, you get insurance to protect yourself against such incidents.

Please refer to the Terms & Conditions of the applicable insurance policy or visit www.indusind.com

FREQUENTLY ASKED QUESTIONS (FAQS)

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

The offers are brought to you by Network comprise 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.

Total Protect:

What is 'Total Protect'?

Total Protect is the first-of-its-kind Card security program that protects you from unauthorised transactions on your Card at merchant establishments. It covers you for a sum up to your Card's credit limit 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 get used unscrupulously by producing counterfeit plastic.

The IndusInd Bank ePay Card offers insurance to protect you against such incidents.

Do I have to pay a fee to avail 'Total Protect'?

No. This facility is complimentary. It is provided absolutely free of cost to all IndusInd Bank ePay 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 - Only applicable in case of physical card has been issued.

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:

Step 1: 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.

Digital Process:

As per regulatory guidelines and to provide enhanced security, your card is active only for domestic POS usage and it will be deactivated for e-commerce and international (POS & E-commerce) transactions. To activate your Credit Card for all transactions, please follow below steps:

Step 1: Login to IndusMobile by authenticating through MPIN/Pattern/Biometric

Step 2: Click on "Cards" tab

Step 3: Click on "Credit Cards" tab

Step 4: Click on "Security" tab

Step 5: Click on "Card Controls"

Step 6: Activate your card for e-commerce and international transaction through Toggle button

Step 7: Click on "Proceed" button

Step 8: Authenticate with OTP sent on your registered mobile number

Note: The use of IndusInd Bank Credit Card would constitute an acceptance of the Cardholders' Agreement. IndusInd Bank retains the right to amend or modify the terms, conditions and covenants of the Cardholders' Agreement at any time without prior notice to you. From time to time, Bank may introduce new schemes or promotional programs, which will be communicated to you through the medium of communication specified by you. These programs will be subject to specific terms and conditions applicable thereto. If you do not wish to receive any such communication from the Bank, please contact our customer care.

Will I need to enter a 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? – Only applicable in case the physical card has been issued and PIN is used for POS transactions.

You will be given 3 attempts to enter the correct PIN, post which your PIN will be blocked and your transaction will get declined. You can generate/change/reset 4-digit PIN of your choice instantly anytime through following options:

- IndusMobile App – Cards > Credit Card > Security > Set/Reset Credit Card PIN
- By logging on to the IndusInd Bank Net Banking portal – IndusNet
- IndusInd Bank website - www.indusind.com under Quick Links > Credit Card Related > Generate Credit Card PIN
- IVR (Interactive Voice Response) by calling at helpline number at 1860 267 7777

What if I have forgotten/wish to change/reset my PIN?

You can generate/change/reset 4-digit PIN of your choice instantly anytime through following above given options.

If you have forgotten your PIN, please log on to IndusMobile app or the IndusInd Bank Netbanking portal to generate it instantly or request for a new PIN at our helpline number 1860 267 7777.

Can I use this PIN for Cash withdrawals as well?

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

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, an ECOM OTP 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 a chip enabled terminal, the Card can be swiped for transactions.

TERMS & CONDITIONS

General Terms & Conditions for benefits on IndusInd Bank ePay Card

- The benefits under the IndusInd Bank ePay 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 **ePay Card** (“Card”) issued in India.
- The IndusInd Bank ePay American Express 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.

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.

Disclaimer: This card is issued by IndusInd Bank Ltd. pursuant to a license from American Express