

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 TRAVEL



Travelling around the globe might be your passion or an absolute necessity. We make sure that you are treated with Signature style and care.

While travelling across the country for business or pleasure, comfort and convenience come first. We, at IndusInd Bank, recognise this and make sure that as a IndusInd Bank Signature Credit Card customer you get all this and more. We make travelling a pleasure for esteemed customers like you.

With the IndusInd Bank Signature Credit Card, enjoy great offers on airlines, hotel reservations and car rentals across the country.

Please visit www.indusind.com for details.

SIGNATURE TRAVEL



With the IndusInd Bank Signature Credit Card, you can solve your travel related queries simply by making one call.

IndusInd Bank, in association with our travel partner, is a one stop destination for

- Flight booking
- Hotel reservations
- Visa services
- Foreign exchange
- Insurance

Please call the Concierge Desk at 1860 267 7777 to avail these services.

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

SIGNATURE GOLF



The IndusInd Bank Signature Credit Card brings you an amazing offer to enjoy comprehensive golfing benefits that combine privilege, power and prestige and invite you to make IndusInd Bank your ultimate golf services partner*.

As an esteemed cardholder, you are invited to enjoy access as a Green Fee player to selected premium clubs across major cities in India. The specially designed golf program also provides you with the opportunity to improve your golf game under the watchful eyes of highly qualified golf instructors.

Please visit www.indusind.com for details.

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 ASSISTANCE



Being one among the privileged, you hold the tag of being among the chosen few. At every step, we provide you impeccable service to acknowledge the prestige and recognition that you deserve.

Welcome to the world of IndusInd Bank Signature Personnel where your personal preferences take precedence.

24-Hour Signature Concierge Service

From making reservations in London and reserving seats for a Broadway show in New York to tracking down that unique gift for someone special, a team of global experts will make sure that your needs are well taken care of. We will ensure that your desire is fulfilled.

IndusInd Bank Signature Concierge Service offers you:

Pre-trip Assistance

No more pre-trip worries. Collect all the information you need to know before you go. The concierge will provide you with all the information about your travel destination, like the weather, important landmarks, modes of transport etc.

Reservation

Let the concierge handle your reservations. The concierge shall make all the arrangements in the finest hotels across the world to ensure you have a pleasurable and comfortable stay.

Flight Booking

The concierge will make all the necessary flight arrangements to help you get to your desired destination.

Personnel Sports and Entertainment Booking

Whether it's the FIFA finals or strawberry and cream at the Wimbledon, the concierge will make sure you don't miss out on your favourite sporting or any event.

Personnel Exclusive Booking

The concierge shall 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.

Personnel Flower and Gift

Need help arranging that special gift or want to send flowers to that special someone, leave it to the concierge. Now, you can have a gift delivered to anyone, anywhere in the world. So whatever it is, Swiss watches or French wine, the concierge ensures your loved ones have it delivered to them.

For further details please call the Concierge Desk at 1860 267 7777

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

SIGNATURE ASSISTANCE



Signature Auto Assist

When on the road, there could be thousand things that could interrupt your journey. An unwanted flat tyre, an unforeseen vehicle breakdown or any other emergency can now be tackled with your Signature Auto Assist.

With your IndusInd Bank Signature Credit Card, you can now call for help 24-Hours, all 365 days.

- Roadside repair - Be it mechanical or electrical, your vehicle's fault can now be fixed.
- Emergency fuel supply - Get Fuel at your stranded location.
- Flat tyre services.
- 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 & Medical Assistance.

Be safe and worry-free, wherever you go.

For further details please call the Concierge Desk at 1860 267 7777

- Auto assist services are available in Mumbai, Delhi, Bangalore, Pune, Chennai and Kolkata.

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

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 fuel surcharge at any petrol pump across India.

This waiver is applicable for all transactions between Rs.400 to Rs.4,000 only.

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)

Why do I take the IndusInd Bank Signature Credit Card when I already have a Signature card that is free for life?

Privileges are abundant when it comes to a Signature card. The IndusInd Bank Signature Credit Card is exclusive and comes loaded with benefits that no other card offers.

- With the IndusInd Bank Signature Credit Card, you get exclusive deals on car rentals.
- You also get access to 600+ international airport lounges through the standard 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 IndusInd Bank Signature Credit Card.
- The IndusInd Bank Signature Credit Card has an exclusive golf package that gives you access to clubs in India as green fee players, exclusive golf clinics with the best coaches in the industry and a hole-in-one insurance.
- You get India's first auto assist service and international Signature concierge service that provides you with travel assistance and concierge assistance, 24-hours a day.
- Your reward points on the IndusInd Bank Signature card are unique. You get 1.5 points for ₹100 spent on the card. You can redeem these points for various exciting options.
- With the IndusInd Bank Signature Credit Card, in addition to 5 add-on cards, 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 IndusInd Bank Signature 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 IndusInd Bank Signature Credit Card.

Signature Travel

How do I avail the offers under the Signature Travel Program?

To avail the exclusive offers under the Signature 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. To avail the offer, the payment would necessarily need to be made on the IndusInd Bank Signature Credit Card.

What kind of travel services are provided by IndusInd Bank under the Signature Travel program?

The travel desk at IndusInd Bank is operated by a travel agent and will provide all services provided by travel agents as per practice. Over and above these services, the travel desk will also provide cardholders with exclusive deals applicable only for IndusInd Bank Signature Credit Cardholders. The services provided by the travel agent are as under

- Flight bookings
- Hotel reservations
- Airport transfers
- Visa services
- Foreign exchange
- Insurance

How do I avail the travel services provided by IndusInd Bank?

It's simple. All you need to do to avail these travel services is call the Signature Concierge on 1860 267 7777 and we will be happy to answer all your queries.

Visa Offers

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

The Visa Signature offers are brought to you by Visa International 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 IndusInd Bank Signature Credit Card, will I get these discounts and privileges automatically?

As a IndusInd Bank Signature Credit Cardholder, you are entitled to all the discounts and privileges offers 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 Signature offers program cannot be clubbed with any other offer/ scheme or promotion that any of the Program Partners may extend to its customers.

Concierge Services

What are the advantages of the Concierge services?

The concierge service provides you with 24 hours of assistance, all year through. IndusInd Bank uses the concierge service provider for providing concierge services to IndusInd Bank Signature cardholders.

For the IndusInd Bank concierge assistance service you call a local number. 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 at any emergency.

For example, if you need information about a country, Visa procedures, 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 at our Concierge 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. You can 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 and the concierge desk shall take care of the bookings.

Flight Bookings : Your flight bookings whether in India or abroad can be handled by the concierge desk. All you will need to do is call the concierge and the concierge will book the tickets and 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 & 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.

Restaurant Reservations: If you want to arrange a reservation at your favourite restaurant, just call the concierge desk and they will arrange them for you.

Sports and Entertainment Bookings: If you want tickets for the finals of FIFA world cup or cricket at the Wankhede, 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 they 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. 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 IndusInd Bank Signature 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 Service 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, we 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 service 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 assist you by co-ordinating necessary activities including: emergency message transmission, arranging for emergency medical assistance, towing of vehicles.

Do I need to pay when I use the Auto Assist?

You do not need to pay for arrangement of the mechanic, 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 for the mechanic to reach you in case of emergency.

What number do I call if I want to use the Auto Assist service?

You need to call the Signature Concierge 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, Kolkotta, Chennai and Bangalore.

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 on all transactions between Rs.400 - Rs.4000 only. 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.

TRAVEL SERVICES

- The travel services are brought to you by a third party travel agent as decided by IndusInd Bank ("Service Provider").
- Both IndusInd Bank and the Service Provider shall be acting under instructions through specified media from the Cardholder under good faith. All services would be rendered on a best efforts basis and shall be subject to the availability and existence of the third party providers to render the service.
- IndusInd Bank & the Service Provider shall not be responsible for delays or failures to provide services caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments, or radioactivity or any other event of force majeure or Act of God which prevents the Service Provider from rendering the services.
- The services shall be available to the Cardholder only if the Cardholder's credit card is in 'live' status and the transactions ordered by the Cardholders is within the available credit limit on the credit card.
- The Cardholder agrees that transaction charges and cost of the goods ordered shall be debited from his Card account.
- The transaction will be carried out by the service providers based on the instructions provided to them by the Cardholder.
- IndusInd Bank does not underwrite or warrant the services of service providers/ goods of the vendors procured using the Signature credit card and shall not be responsible for any defect, deficiency, delay or imperfection in such goods/ services or for any loss or damage suffered or personal injury caused to the Cardholder directly or indirectly by the use or non-use of the goods/ services provided by the respective vendors/ service providers.
- IndusInd Bank reserves the right to modify wholly or in part the scope of the services being offered under this facility.

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 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.

CONCIERGE SERVICE & AUTO ASSIST

- The Concierge Services & Auto Assist are brought to you by a third party concierge service provider as decided by IndusInd Bank ("Service Provider").
- Both IndusInd Bank and the Service Provider shall be acting under instructions through specified media from the Cardholder under good faith. All services would be rendered on a best efforts basis and shall be subject to the availability and existence of the third party providers to render the service.
- IndusInd Bank & the Service Provider shall not be responsible for delays or failures to provide services caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments, or radioactivity or any other event of force majeure or Act of God which prevents the Service Provider from rendering the services.
- The services shall be available to the Cardholder only if the Cardholder's credit card is in 'live' status and the transactions ordered by the Cardholders is within the available credit limit on the credit card.
- The Cardholder agrees that transaction charges and cost of the goods ordered shall be debited from his Card account.
- The transaction will be carried out by the service provider based on the instructions provided to them by the Cardholder.
- IndusInd Bank does not underwrite or warrant the services of service providers/ goods of the vendors procured using the Signature Credit Card and shall not be responsible for any defect, deficiency, delay or imperfection in such goods/ services or for any loss or damage suffered or personal injury caused to the Cardholder directly or indirectly by the use or non-use of the goods/ services provided by the respective vendors/ service providers.
- IndusInd Bank reserves the right to modify wholly or in part the scope of the services being offered under this facility.

FUEL SURCHARGE WAIVER

- Waiver of fuel surcharge is applicable on transactions between Rs.400/- to Rs.4000/- only.
- 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 reserves the right to change the rate of conversion of Reward Points to airline miles or cash credit at any time without prior notice. However, this change will be restricted to incremental points and there will be no impact on already converted 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 airline 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 267777.
- 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 27 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 27 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 27 is waived off for the cardholder when he visits any international lounges outside India.
- Usage charges of USD 27 for visits any lounge within India shall not be waived off.
- Usage charges of USD 27 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 PLUS

- Under the Travel Plus programme the following benefits are provided to IndusInd Bank credit cardholders on specific terms and conditions listed hereunder:

- Travel Insurance & access to airport lounges to be indented
- The Programme is offered by IndusInd Bank at an annual fee of ₹5000 plus applicable GST.

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:

- 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.
- 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.
- 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.
- 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.
- 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.

GOLF PROGRAM

- Cardholder denotes the person to whom the IndusInd Bank Credit Card has been issued for the below mentioned terms and conditions.
- The IndusInd Bank golf program is a GREEN FEE Players arrangement and the offer, as provided to eligible Primary IndusInd Bank Cardholders in conjunction with APEXLYNX, enables eligible Cardholders to enjoy complimentary golf benefits that are specially hosted for them subject to the applicable Terms and Conditions as stipulated. Add-on Cardholders will be treated as Guests.
- This golf program is not a Golf Club membership and does not purport to be a Golf Club membership and the benefits under this golf program are not to be regarded as a Golf Club membership at any time.
- Primary IndusInd Bank Cardholders ("Cardholders") may enjoy specially hosted Golf benefits courtesy of IndusInd Bank in accordance with the detailed Terms & Conditions as applicable and as stipulated herein and further subject to number of Golf Games and Golf Lessons eligible on IndusInd Bank Signature Credit Card variant
 - Eligible Primary IndusInd Bank Cardholders may enjoy complimentary rounds of golf as Green Fee players specially hosted for them by IndusInd Bank at specified locations on Weekdays & Weekends / Holidays as per applicable Terms and conditions and as per usage limits set for a month for each eligible Card Variant / Bin Variant.
 - Eligible Primary IndusInd Bank Cardholders may enjoy complimentary golf coaching lessons hosted for them courtesy of INDUSIND BANK at select Driving Ranges in India on Weekdays & Weekends / Holidays as per applicable Terms and conditions and as per usage limits set for a month for each eligible Card Variant / Bin Variant.
 - Any eligible Cardholder holding multiple variants of IndusInd Credit Cards will be eligible to avail of golf benefits as per limits as applicable to the higher card variant.
 - Any golf benefits as applicable to a Cardholder that remain unutilized in a month by the Cardholder will not be carried forward to any future month
 - A Cardholder may only request a golf booking a maximum of 30 (Thirty) days in advance and may only hold a maximum of 1 (ONE) booking at a time for a golf game and maximum of 1 (ONE) booking at a time for golf lesson at any given time.
 - A Cardholder may only hold ONE booking on a single day whether for a golf game or a golf lesson.

- A Cardholder must abide by all Local club rules including Dress Code, Club Rules, Etiquette, Playing and Handicap restrictions and access restriction of allowable areas at each golf club/golf learning facility.
- Duplicate and / or multiple golf bookings at one club for a golf game / Golf lesson on a single day will neither be processed nor be allowed if the Cardholder is found to have placed a duplicate request under any other Golf program(s)
- Golf booking requests for golf games and golf lessons will only be accepted for daylight timings that ensure that the start of the golf game must enable completion of 18 holes of play and / or the golf lesson during normal daylight hours.
- It will be the exclusive responsibility of the IndusInd Bank Cardholder to verify and report within time at the correct address and location of the respective Golf Clubs and / or Golf Learning facility at which the golf booking has been confirmed for the Cardholder.
- Golf Cart & Caddy charges as applicable will be collected from the Cardholder for Cardholder themselves and / or their Guests at the time of confirmation of their booking vide IVR process at the Golf Concierge.
- This is an offer exclusively provided to eligible Cardholders. IndusInd Bank / Apexlynx reserve the right to deny and permanently withdraw the benefits of the offer to any Cardholder found to indulge in impersonation or be in breach of any of the Terms & Conditions of the offer.
- IndusInd Bank Cardholders are to make all enquiries and bookings through designated IndusInd Bank Concierge line and Cardholders will not be granted access rights to the stipulated clubs without booking through IndusInd Bank Concierge.
- Cardholders are not permitted to enter into any direct correspondence or communication with any Golf Club / Golf Learning facility or with any Golf Coach for any matters related to this special golf benefits offer.
- Golf Clubs / Golf Learning facilities and / or Golf Coaches are neither obliged nor will they entertain any correspondence / enquiries and / or attempts for bookings, whether initial or repeat requests, directly from Cardholders.
- Weekday bookings requests for golf games must be made at least 2 (TWO) working days in advance and Weekend / Holiday bookings requests for golf games must be made at least 4 (FOUR) working days in advance by the Cardholder. The date of the call or any Saturday, Sunday or Public Holiday will not be counted as a working day. Short Notice booking requests will not be processed.
- Cardholders may bring 1 (ONE) Guest per golf lesson who will be charged applicable walk-in rates.
- All bookings for golf lessons – both Weekday and Weekend / Holidays must be made at least 3 (THREE) working days in advance by the Cardholder. The date of the call or any Saturday, Sunday or Public Holiday will not be counted as a working day. Short Notice booking requests will not be processed.
- Acceptance of all golf booking requests and / or golf lessons timings will be at the discretion of the golf club / golf instructors and subject to availability and request for changes of timings of confirmed bookings will also be subject to payment of an administrative charge as specified in the Cancellation & Amendment policy here under.
- Cardholders may bring a maximum of 3 (THREE) Guest(s) per booking for golf rounds. Any Guest(s) must play in the same group as the Cardholder.
- All bookings for Guests of Cardholders will only be confirmed if the Cardholder makes advance payment of the applicable Guest charges via his / her IndusInd Bank Credit Card at the time that the booking is being confirmed. Guest charges once paid are strictly non-refundable.
- There will be no "rain check" i.e. no carry forward of credit for any golf round due to any inclement weather or for any other reason and there will be no refund made of any Guest charges or any other prepaid charges.
- A Cardholder may not book for more than 4 (FOUR) players in total including self for any one golf game booking. Group bookings are not allowed.
- Minimum Player Conditions: Weekdays
 - Weekdays: Unless otherwise prescribed by local club / golf course rules / seasonal rules the minimum flight conditions for Weekday rounds of golf is a minimum of 2 (TWO) players per flight
 - Weekends / Holidays: Unless otherwise prescribed by local club / golf course rules / seasonal rules the minimum flight conditions for Weekend / Holiday rounds of golf is a minimum of 3 (THREE) players per flight
 - Maximum number of players per flight are 4 (FOUR)
- It will be the exclusive responsibility of the Cardholder to fulfil the minimum flight conditions in respect of each booking request and IndusInd Bank / Apexlynx will not be responsible to help the Cardholder make up the minimum flight condition numbers. Golf game booking requests not meeting the minimum player conditions will not be processed.
- Cardholders may be allowed to play in the same flight with a Club Member subject to fulfilment of the minimum flight conditions. In such a situation, the card member must inform the exact booking time held by the Club Member and the same will be verified with the golf club prior to processing the Cardholder's requested booking. In cases, where the Cardholder requests to join a Club Member and if at the time of verification of the original request, no booking exists then booking will not be accepted / processed at any later stage.
- A Cardholder wishing to take along an accompanying Guest(s) that is also joining in a golf game along with a Club Member who holds a confirmed golf booking must make a non-refundable advance payment of the applicable Guest charges via his / her IndusInd Bank credit card prior to confirmation of the requested golf booking.
- All payments for Guest(s) must be made upon booking at the applicable rates and charged to the IndusInd Bank Credit Card and are neither transferable nor refundable. All cancellation charges/administration charges for any allowable changes in request of amendment of bookings will be charged to the Cardholder's IndusInd Bank Credit Card prior to confirming any such amendments. This would require the IndusInd Bank Cardholder to provide all mandatory information about his / her credit card to effect the charge or alternatively at the discretion of IndusInd Bank / Apexlynx required payment process will have to be fulfilled via the golf concierge through an IVR (Interactive Voice Response) system or in any other fashion as required and determined by IndusInd Bank / Apexlynx. In accordance with Reserve Bank of India regulatory directives it will be the sole responsibility of the Cardholder to obtain OTP (One Time Password) and / or comply with any other applicable regulatory provisions or operational golf program requirements to ensure payment by effecting timely payment as and when required

- Golfers must have at least a valid golf handicap or in lieu thereof at clubs / golf course where permissible, a certificate of golfing proficiency in lieu of a Golf Handicap as issued by a certified and approved golf instructor may be acceptable. All golfers must produce their Golf Handicap Certificate upon request including as may be requested by the golf concierge prior to the requested day of the play.
- IndusInd Bank and / or Apexlynx will not be responsible or accountable to get a Handicap Certificate issued to the benefit of any Cardholder from any Golf Clubs/ Golf Learning Centre
- All consumables and any other extras as consumed / utilized at any golf course / golf learning facility are to be paid for directly by the Cardholder(s) and his/her Guest(s)
- Eligible Cardholders may enjoy complimentary golf lessons for self and any one other guest that are specially hosted for them by IndusInd Bank at specified cities / locations on weekdays, weekends and holidays.
- The golf benefits / golf bookings as a part of this offer are not applicable and cannot be availed of in conjunction with or as a part of any private event or any form of club or other tournament or for any group bookings.
- Private Event / Private Tournament refers to any request(s) from series of multiple Cardholders and or multiple groups for adjacent / consequential tee times on the same date and will not be processed.
- A Club Member cannot make a booking directly at the Golf Club / Golf Learning facility / with a Golf Coach and transfer the confirmed booking over to the Cardholder.
- Only specific requests from the Cardholder to play golf as a Green fee player in accordance with the Terms & Conditions of this offer will be entertained.
- The IndusInd Bank golf program cannot be used by Cardholders or their guests in conjunction with any other promotions or other golf program(s) or to join other golfers who are availing of the benefits of any other golf program.
- This golf program is valid for golf course access only. Cardholders and/or their Guest(s) may not have access to the other facilities at the golf club / driving range. A Cardholder may not request for a booking to visit a golf club for any other purpose except to request to play or learn golf in accordance with the Terms & Conditions of this golf program.
- Neither IndusInd Bank nor Apexlynx is responsible or liable in any way whatsoever for any loss or damage that may be suffered, or for any personal injury sustained to a customer directly or indirectly by use or non-use of the services availed of as a part of this offer whether provided directly or provided by the golf club/driving range or golf coach and neither IndusInd Bank nor Apexlynx will entertain any claim from any Cardholder in connection with their participation or lack thereof in the program.
- IndusInd Bank and Apexlynx do not underwrite or warrant the services performed by the golf courses/driving ranges / golf coaches and shall not have any liability for any deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a customer directly or indirectly by use or non-use of the services provided by the golf club/driving range or golf coach.
- Golf Rates quoted may not be inclusive of taxes and are subject to change without notice.
- These Terms and Conditions including the Golf courses / Driving ranges and Golf Coaches are subject to change.
- **GOLF BOOKING, AMENDMENT & CANCELLATION POLICY**
 - Cancellation Policy – Weekday Green Fee Access
 - Cancellation must be made at least 1 (ONE) full working day in advance prior to tee-off date
 - The Cardholder will not be allowed to book tee time on the INDUSIND BANK Golf Program for that month and the next Calendar month or any part thereof in the case of cancellations made less than 1 (ONE) full working day before tee-off date or in the cases of no show or late arrivals.
 - Cancellation Policy – Weekend Green Fee Access
 - Cancellation must be made at least 1 (ONE) full working day in advance prior to tee-off date.
 - The Cardholder will not be allowed to book tee time on the INDUSIND BANK Golf Program for that month and the next Calendar month or any part thereof in the case of cancellations made less than 1 (ONE) full working day before tee-off date or in the cases of no show or late arrivals.
 - Cancellation Policy - Golf Lessons
 - Cancellation must be made at least 2 (TWO) full working days in advance prior to Lesson date
 - The following cancellation charges will apply to the Cardholder and his/her Guest(s): - 50% of total chargeable amount* will be charged for cancellations made less than 2 (Two) full working days before Lesson date. - 100% of total chargeable amount* will be charged for cancellations made less than 1 (One) full working day before Lesson date, no-show or late arrivals
 - In the event that a Cardholder wishes to amend a booking by means of adding a golfer to the booking, removing a golfer from the booking, changing the name of a golfer from the existing booking or requesting for a change in a confirmed tee time etc., the same will be considered as a fresh booking and he /she will be required to pay an administrative fee of ₹300 (Rupees FIVE Hundred) plus applicable GST per instance in advance by charging the amount to his / her IndusInd Bank credit card via the golf concierge for any amendment and such amendment will be subject to availability.
 - In the event that a Cardholder does not turn up to play his / her round or for his / her confirmed golf lesson it will be treated as a "no show" and will be taken as a cancellation without information and the golf round or lesson would be taken as a Used Golf Round or Used Golf Lesson.

Note:

*Chargeable amount includes green fee, buggy fee, caddie fee, and insurance at normal (Walk-In) published rates at the club where applicable. Schedule of golf fees and golf instruction fees as applicable to Cardholders Guests are subject to change as per decision of golf clubs and golf instructors