

Terms & Conditions of the 2X Reward Points Offer

- '2X Reward Points Offer' ("Program") is open to Selected Credit Cardholders of IndusInd Bank Limited ("IndusInd Bank"/"Bank"), who have a valid and open IndusInd Bank Credit Card and who have received communication regarding the offer ("Eligible Cardholders" and "Eligible Card Account").
- This Program is only valid for purchases done between 20th July 2020 and 20th August 2020 (both days included), hereafter termed as Offer period/Program period.
- For the purpose of the Program, Purchase/Transactions/Spends would mean purchase transactions done using Card Present (POS) or Card Not Present-on the Internet (M/E-commerce), Online Bill payments and Transactions at physical retail outlets. IVR Transactions, Mail Order / Telephone Order Transaction or through Standing Instructions, Cash Withdrawals and Loan on Phone transactions will not be considered for the purpose of this Program.
- For the purpose of this Program, Eligible cardholders need to reach the minimum Spend threshold mentioned in the Communication or more in the Program period to qualify for the benefit of the offer (Qualification Criteria).
- Upon meeting the Qualification Criterion, the Cardholder will be eligible for 2X Reward points.
- Under this Program, 2X Reward points mean, the Reward points earned under the normal course (mentioned against the transaction in the statement) plus the same value of Reward points (which will be credited later as Bonus Rewards on the fulfilment date).
- Under this Program, a Cardholder will be eligible for 2X Reward points up to a maximum of 2000 Reward points per Cardholder.
- The fulfilment of the offer will be done latest by 30th September, 2020.
- Only Settled Transaction i.e. Purchase Transactions done in the Offer period which get successfully posted into the Customer's eligible Card account within 8 days after the Offer date will be considered for the purpose of this Program.
- The Bank will not be responsible if a Transaction Authorized by the Bank has not been settled by the Merchant within the time period mentioned.
- Only approved undisputed purchase transactions will be eligible for being considered under the Program. Any transaction that has been carried out on the Card during the Offer period and reversed subsequently for any reason whatsoever shall not be considered.
- Spends made using the Add-on card (if any) will accrue in the account of the Primary Cardholder for calculating Achievement and eligibility under this Program.
- Participation in the Program is purely on a voluntary basis and this Program shall be in addition to and not in substitution/abrogation of any other features and benefits of the Card.
- IndusInd Bank shall not be liable or responsible for non-receipt or delivery of any SMS/email/any other communication relating to this Program due to any reason beyond the control of IndusInd Bank.
- The participation in the Program shall constitute deemed acceptance by the Card member of all the terms and conditions governing the Program.
- To be eligible for participating in the Program, the Cardholder must maintain a clean payment record in respect of his/her Credit Card i.e. the Cardholder should not have failed to pay the

minimum amount due on his/her Card on the Offer date or at the time of fulfilment by IndusInd Bank.

- The Bank at its sole discretion can decide Cardholders who can avail this Program. Delinquent Credit Card members will not be eligible for this offer or any benefits of this offer. "Delinquent Credit Card Account" means an account of a Cardholder which has an 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 fulfilment of the offer, will not be eligible for the benefit of this Program.
- If the Cardholder ceases to be a Cardholder at any time during the Offer Period or at the time of fulfilment of the offer, all benefits under the Program shall lapse. This includes any relationship terminated either by the Bank or the Cardholder.
- 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 at 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.
- Any disputes arising out of this Program shall be subject to the exclusive jurisdiction of competent courts in Mumbai only.